Transitions

Resource Guide to Restarting Career and Community

September 2014

MAINE DEPARTMENT OF LABOR

The Maine Department of Labor provides equal opportunity in employment and programs. Auxiliary aids and services are available to individuals with disabilities upon request.

CareerCenter
The Maine Employment Resource

CareerCenter
The Maine Employment Resource

Job Seeker Account
Login Help

Maine's Job Bank is the place to find your first job, your next job, a better job or a whole new career! Search for jobs online, post your resume, and get matched with employers looking for your skills.

You can get information and assistance at your local CareerCenter or visit:

www.mainecareercenter.com

New Customers

- ***Click on:*** "Job seekers" below the Maine's Job Bank logo. In the next screen, ***click on:*** "Sign Up" in the New Customers box.
- After entering your personal information you will be asked to create a User Name and Password.

Returning Customers

- ***Click on:*** "Job seekers" below the Maine's Job Bank logo. In the next screen, ***click on:*** "Job Seeker Log In" in the Returning Customers box.
- If your password does not work, click "I forgot my password" – a temporary password will be sent to your e-mail account. Follow the instructions to reset your password.

Need additional assistance?

Call the helpline at **1.888.457.8883**

Keeping track of your password

It is OK to "remember" your User Name and Password by writing them down, but KEEP THEM SECURE!

User Name:

_____

Password:

_____

Choosing a User Name/Password

User Name: use at least six characters, but not more than 25. **NO** spaces are allowed.
Example: a s m i t h

Password: use at least eight characters, but not more than 30. Include small and **C**apital letters and at least one number. Special characters such as: ~` ! @ # $ % are allowed but not required. **NO** spaces are allowed.

Passwords help protect your personal information. Creating a "Strong" password improves system security. A strong password is one with many random characters that can't be guessed by others.
Example: A $ m ! t h 8 6

Use three simple steps in developing a strong password:

- Think of a positive statement you can remember.
  Example: **I will find my dream job soon!**
- Use the first letter of each word to make a nonsense word.
  Example: i w f m d j s
- Add upper case letters, numbers and special characters:
  Example: **i w f m D j $ 8**

Transitions

Resource Guide to Restarting Career and Community

It is common for workers who have recently lost their jobs to experience a variety of emotions including feelings of anger, worry, sadness, fear, rejection, and frustration. At times, you may want to talk with someone. Resources are available statewide. Call **211** to find assistance in your local area.

The CareerCenter Rapid Response staff will assist you in "moving forward" in your search for new employment and/or retraining opportunities.

This Transition Guide has been created as an informational tool describing the many services available to individuals during times of transition. We strongly encourage you to connect with the CareerCenter in your area. Individuals will be offered the opportunity to sign up for the following

- Job search seminars: i.e., writing a résumé, job interviews
- Assessment of current skills and their transferability to new jobs
- Skills upgrade
- Career and/or retraining options
- Where to look for job openings, how to network for jobs, and more

Peer Support Workers
For layoffs affecting 50 or more workers, one or more of the workers may be hired temporarily to help the other laid off workers use Maine's workforce development system to find new employment. Usually situated at the nearest CareerCenter, these Peer Support Workers maintain contact with each of their dislocated co-workers, monitor their progress, make sure they understand their options and when necessary, advocate on their behalf. If your worksite seems like a candidate for a peer support program, call the Maine Department of Labor (207) 623-7993 for more information.

Unionized Workers
For all layoffs in Maine affecting unionized workers, contact the Maine AFL-CIO, 21 Gabriel Drive, Augusta, ME 04330, 622-9675.

A collaboration of the Maine Department of Labor and employment, education and training providers

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Mailing addresses for the UC Claims Centers are listed on page 7.

Unemployment Insurance

Call the toll-free number 1-800-593-7660 to speak with an unemployment claims representative, file your weekly claims once your claim is activated or just to find out more about the Unemployment Insurance Program.

To reach a representative at the Unemployment Compensation (UC) Claims Centers, please call between 8 a.m and 4:45 p.m. Monday through Friday. Please be patient as the phones can be extremely busy.

For filing weekly claims or for other general automated information once a claim has been established, this number is available 24/7.

TTY users call Maine Relay 711. Then have the relay operator call 1-800-593-7660 to connect with a claims representative.

Brief videos of 3 to 5 minutes each are available online at www.file4ui.com. Watch these videos for additional information on the unemployment insurance benefits program.

Claimant Videos

- What should I do if I become Unemployed
- I just filed my first claim now what?
- Benefit Rights and Responsibilities
- Common Mistakes
- If I am unemployed and collecting benefits but earning money, do I have to report it?
- How to file an appeal
- The Hearing Process
- Work Search Tips

Do not rely on relatives, friends or neighbors to answer your UC questions. Always call the UC Claim Center and speak to a claims representative.

General Information: Unemployment Compensation is paid for by employers. Nothing is taken out of your paycheck to pay for unemployment benefits. UC is not welfare nor is it based on your financial needs.

Check the chart to the right for the month in which you are filing your claim. The "Regular Based Period" will be the four quarters in the darker shaded area.

Your Monetary Determination

To qualify: You must have earned a minimum amount of money during what is called the **base period** that is in effect at the time you open your initial claim. See the chart below to determine the base period when you open your initial claim.

Once your claim is established, your "benefit year" will be in effect for 52 weeks. "BYE" is "benefit year end" and will tell you when your most recent benefit year ends. This does not mean you can collect for 52 weeks but your BYE is the period of time you will be able to "draw down" on your benefits. Your weekly and maximum benefits may be different each year that you file a new claim.

Monetary Determination: Once you establish your claim, you will be sent what is called a "Determination of Insured Status" which will show the wages earned during your one-year base period. The form will determine if you have earned enough to qualify for unemployment and if so, will show your weekly benefit entitlement as well as the maximum available to you in regular unemployment during that benefit year.

"Regular" Base Period: We will initially look at your earnings in the "regular" base period. That is the first 4 of the last five fully completed calendar quarters at the time you open your claim.

This is indicated by the darker area on the chart below. If you do not qualify using the "regular" base period, a claims respresentative will then see if you qualify using the "alternate" base period.

Oct. Nov. Dec.	Jan. Feb. Mar.	Apr. May June	July Aug. Sep.	*Oct. Nov. Dec.*	***Jan. Feb. Mar.***			
	Jan. Feb. Mar.	Apr. May June	July Aug. Sep.	Oct. Nov. Dec.	*Jan. Feb. Mar.*	***Apr. May June***		
		Apr. May June	July Aug. Sep.	Oct. Nov. Dec.	Jan. Feb. Mar.	*Apr. May June*	***July Aug. Sep.***	
			July Aug. Sep.	Oct. Nov Dec.	Jan. Feb. Mar.	Apr. May June	*July Aug. Sep.*	***Oct. Nov. Dec.***
Year Before Last	Last Year				This Year			

"Alternate" Base Period: The "alternate" base period is the four most recently completed calendar quarters at the time you file your initial claim. The alternate base period will only be considered if you **do not** qualify using the regular base period.
When using the alternate base period, the first calendar quarter of the regular base period is dropped and we substitute the most recently completed calendar quarter. Since the wages from the most recent or alternate base period employer may not always be available at the time you file your initial claim, it is important that you file your weekly claims each and every week while waiting for the wage information to be received and processed. Once that is completed, you will be sent an updated "Determination of Insured Status."

Weekly Benefit Amount (WBA): Your weekly unemployment benefit amount depends on your earnings in the regular base period or alternate base period, whichever is used for your claim. For individuals filing a new unemployment claim from June 1, 2014 to May 31, 2015, weekly benefits range from a low of $67 to a maximum of $386.

Maximum Benefit Amount (MBA): The maximum anyone can collect in regular unemployment benefits is 26 times their WBA. Not everyone is entitled to that amount. Your actual entitlement will depend on the amount of earnings you had during the regular base period or alternate base period, whichever was used for your claim.

Dependency Allowance: If you have dependent children for whom you are the whole or main support, you may be entitled to an additional $10 per week for each dependent. To determine if you are eligible, you will be sent a "Declaration of Dependency," which you need to complete and return as soon as possible.

Weekly Eligibility Requirements

To be eligible for unemployment benefits, each week you must be able to work and available for work.

Able to Work: You must be physically able to work *full-time* in your normal occupation or in another occupation for which you are qualified if the majority of wages earned in your base period was from full-time work. If you are physically restricted to only working part-time, you must report this to the UC Claims Center. If the majority of the wages earned in your base period was from part-time work, you must be physically able to work *at least* a comparable number of hours in your normal occupation or in another occupation for which you are qualified.

Available for Work: Being available for work means that you must be ready and willing to accept work for which you are qualified under the conditions that are customary for your occupation. These include having transportation to work and child care arrangements (if needed). If your regular occupation involves working on more than one shift, even if you normally worked only one shift, you must be available for all of those shifts.

Exception: You will not be denied benefits if:

1) You are not available to accept a job on a shift, the greater part of which is between midnight and 5:00 a.m. due to one of the following reasons:

a) Parental obligation (caring for your children);
b) The need to care for an immediate family member; or
c) Because you are handicapped and a personal care attendant who is required to help you is not available.

2) The majority (more than percent) of the weeks you worked during your base period were less than full time and you are able, available, and actively seeking work for a comparable number of hours in your regular occupation.

3) The majority of the weeks worked during your base period were full-time, but you are only able, available, and seeking part-time work due to your own illness or disability, or the illness or disability of an immediate family member, or when necessary for the safety or protection of yourself or an immediate family member, including protection from domestic abuse.

You must report any of the above exceptions to the Bureau when you file a claim. You must also report any days that you were not able or available for work when you file your weekly claim. If you file your weekly claims on a claim card or when completing your weekly claim online, describe the reason in the Remark section of the card and answer "NO" to Question 1 (if not able to work) or Question 2 (if not available for work).

Seeking Work: You must actively search for work each week. This means that you should be contacting employers using the work search methods common to your occupation. These include personally visiting employers, sending letters of application or résumés and applying online. The use of letters/résumés or the Internet alone will only be acceptable if that is a normal method of seeking work in your occupation.
*Looking at the newspaper "help wanted" advertisements or searching the Internet can help you decide where to apply for work. However, these are **not** considered to be employer contacts for purposes of meeting the active work search requirement.* You will be required to list the employers whom you contacted seeking work on your Work Search Log. Periodically your work search log will be audited. If you are selected for a work search audit, please ensure you fully comply with the notice you are sent by completing and returning the required work search information for the period specified. Failure to do so may result in a denial of benefits.

Note: Periodically, your work search log will be verified.

Waiting Week: Maine law requires a one-week waiting period prior to being eligible to receive a benefit payment. The first week in your new benefit year will normally serve as your waiting period. You must file a weekly claim for this week, but you will not receive a benefit payment for this week. If you are not eligible for unemployment benefits for the first week in your benefit year, the next week for which you are eligible for benefits will be your waiting period week. **Do not delay in filing your first weekly claim because of the waiting period week:** To receive a waiting period credit, you must file a claim for that week. If you delay in filing your first claim, your claim for the week after that first week could also be delayed.

Refusing Work or a Referral to Work: If you refuse an offer of work from an employer or a referral to a job by the CareerCenter, you may lose your unemployment benefits. A claims adjudicator will interview you to determine if the job or referral you refused was "suitable." You will receive a written notice telling you if you will or will not receive benefits.

Work and Earnings: If you work during a week for which you file a claim for unemployment benefits, you must report the **gross amount** (before deductions) of all wages earned that week even if you have not yet been paid. *Wages include tips, odd-job and self-employment earnings and commission sales.* You must provide a check stub or other proof of earnings showing the gross amount of your wages for that week. Payment of any benefits due to you will be delayed until that proof is received. While *you must report the **gross** (total) amount of earnings*, the first $25 of earnings will not be deducted from your unemployment payment. **REMEMBER: earnings are to be reported for the week you "earned or worked for" the money, not necessarily the week you received your pay.**

Moving: You are required to notify the unemployment office any time you move, whether outside of Maine or within the state. This can be done by calling 1-800-593-7660 and following the menu prompts, by calling and talking to a claims representative or by notifying the unemployment office in writing. You may write to any of the offices listed on page 7 and your records will be updated.

How to File a Claim for Unemployment Benefits

You can file a new or reactivated claim for unemployment benefits by Internet, by telephone or by mail.

NOTE: If you filed a *new* (initial) unemployment claim (benefit year) within the past 12 months, any unemployment claims that you file between now and when that prior benefit year ends would be based on that existing benefit year.

The Bureau will be asking you for information about yourself and the places that you have worked during the last 18 months. It is very important that you give us your complete and accurate mailing address since the U.S. Postal Service will not forward any Department of Labor mail to your new address. If you are using a friend or relative's address, make sure that your name is on their mailbox. If your address changes, either write your new address on your weekly claim card, speak or enter your new address at the prompt when filing weekly claims by telephone or the Internet, or call the 1-800 number and listen for the telephone system option for changing your address.

By Internet: To file an initial claim or to "reactivate" a claim if you have not filed weekly claims in more than 2 weeks, go to www.file4ui.com. Then under "Online Services," click on "File for Unemployment."

By Telephone: A toll-free number **1-800-593-7660** is available to use anywhere inside or outside the state of Maine to file an unemployment claim. If you do not have access to a telephone, you may call our offices from any CareerCenter phone.

1. When your call is answered, you will first be given a series of choices:

A. Interpreter Service: The first choice is whether you need an interpreter. *If you do NOT need an interpreter, just press "2" when given that option.* If English is *not* your first language and you would like to have an interpreter assist you with your call, we can easily arrange for one in your language. When our telephone system answers your call, press "1" and you will be connected with a claims representative who will make arrangements for an interpreter to assist you.

B. Other Options: Next, you will be given several options. Select the option that best describes the reason why you are calling. The telephone system will then connect you with a claims representative who can best meet your needs.

2. Potential Difficulties Related to Calls

A. Individuals Without a Telephone: If you do not have a telephone at home, we offer the following suggestions:

1. Go to a Department of Labor CareerCenter and use a telephone there. There is no charge for using these telephones. CareerCenter information is located on the inside back cover of this booklet.
2. Call from the home of a friend or relative. Remember, this a toll-free call.
3. Use a pay telephone.
4. File a claim on the Internet or by mail.

B. Being Placed on Hold or Getting a Busy Signal: At some times during the week, and especially on Mondays, many people call the UC Claims Centers. As a result, some callers may be put on hold. If this happens to you, please stay on the line. If you hang up and call again, your call will be placed at the end of the waiting line. Wait times range from a few seconds to 20 minutes. If all lines are busy, you may hear a busy signal. This happens on occasion and we apologize for the inconvenience. Please try back later in the day.

By Mail: To file a new unemployment claim or to reactivate a prior claim by mail, you will need to complete an initial claim form. Unemployment compensation claim forms (Me. B-9.2) are available at:

- All Maine Department of Labor CareerCenters.
- The Bureau of Unemployment Compensation website: **www.file4ui.com** and then, under "Information & Resources," click on "Publications and Forms." This form must be printed and then completed and mailed in to one of our UC Claims Centers. Instructions for completing the form are included with the form.
- In some situations, you may be given a claim form by your employer.

Before You File a Claim

To file a claim for unemployment insurance, it is important that you have the following information available before you call:

1. Your Social Security number
2. A list of the employers for whom you have worked during the last 18 months (if filing a new claim), or since you last claimed unemployment benefits (if reactivating an existing claim). You will need the following information for these employers: Complete business name, mailing address with a ZIP Code (this is often available on a check stub), telephone number, and the beginning and ending dates that you worked for each of these employers.

Social Security Number Disclosure: The Privacy Act of 1974 requires that we furnish the following statement to you because you are being asked to provide your Social Security number on all unemployment claim forms:

Your Social Security number is solicited under the authority of the Internal Revenue Code of 1954 (26 U.S.C. 85, 6011(a), 6050(b), and 6109(a). Disclosure of your Social Security number for this purpose is mandatory. It must be entered on the forms that you submit to claim unemployment compensation.

Federal-State Unemployment Compensation Program (UC): Confidentiality and Disclosure of State UC Information (20 CFR, Part 603.11): At the time you apply, and periodically thereafter, confidential UC information relating to you may be requested and used for other governmental purposes, including but not limited to, verification of eligibility under other governmental programs.

Information and Forms That Will Be Mailed to You

Within a few days after you have filed your unemployment claim you will receive several items by mail:

1. **Monetary Determination:** This is called a "Determination of Insured Status." It will show all the employers and wages used to determine how much you will receive in unemployment benefits if you are eligible. Call your UC Claims Center **immediately** if you see any errors on this form. The form includes the following information:

a. The date your claim becomes effective and the date your **benefit year end** (BYE).

b. The calendar quarters used to determine your entitlement to benefits. These quarters are called your **base period.**
c. Your **weekly benefit amount** (WBA).
d. Your **maximum benefit amount** (MBA). This is the total amount of regular benefits you may receive in your benefit year.

1A. **Form W-4V, Withholding Certificate for Voluntary Withholding of Taxes From Your Unemployment Compensation** *(this is located on the bottom portion of your monetary determination):* Unemployment Insurance payments are taxable for both Federal and State income tax purposes. If you would like to have taxes taken out of your weekly unemployment payment, complete this form and return it to the address on the form. If taxes are not withheld, you would pay your income taxes on your unemployment benefits when you file your tax return. Voluntary withholding rates on UC benefits are fixed at 10 percent Federal and 5 percent State. **Note: If you had unemployment taxes withheld in a previous benefit year (even if it has been several years since you last filed), taxes** *will* **be withheld on your new claim year unless your return Form W-4V indicating that you do not want them withheld.** *If you no longer want taxes withheld, you must return a completed Form W-4V indicating the choice to not have taxes withheld.*

If you were paid unemployment benefits during the calendar year, then in January of the next year, you will receive a form 1099-G that will show the amount of the unemployment benefits that were paid to you during the previous calendar year.

2. **Maine's Unemployment "Blue Book."** You will be sent a copy of this booklet, also called "A Worker's Guide to Maine's Unemployment Program" when you file a new claim. You should read this booklet carefully and keep it handy as a reference. It will help you to understand what you need to do to meet the eligibility requirements under the Unemployment Insurance Program.

3. **Weekly Claim Instruction Sheet:** This pink sheet has information on how to file your weekly claims for benefits by Internet, telephone or by mail using weekly claim forms.

4. **Maine Automated Payment (MAP) Card:** This card will be mailed to you in a plain, unmarked envelope. Please take care not to throw it out with "junk mail." The MAP Card provides you with fast, convenient, and safe access to your benefits. Use it everywhere VISA debit cards are accepted. You can check your balance and review your transactions free at www.myaccount.chase.com, by calling Chase at 1-866-315-1011, or at any ATM 24 hours a day, seven days a week. Your MAP Card is free, but fees and surcharges apply to certain transactions. For more information about the MAP Card, you can visit **www.file4UI.com** and under "Information and Resources" click on "Maine Automated Payment Debit Card (MAP Card)."

5. **Application for Direct Deposit of Unemployment Compensation Benefits:** Your weekly unemployment payments can be deposited directly into your checking or savings account.

- You can call 1-800-593-7660 to file an application for direct deposit. You will be asked for your account number and your bank's routing number which is located on the bottom left side of your checks. Calling is the quickest way to activate your direct deposit option.
- **By Mail:** You can obtain a direct deposit application (B-170) online at **www.file4ui.com.** On the right side of the page under "Featured Links", click on "Publications and Forms". Then scroll down to find the application. You can also call 1-800-593-7660 and request that an application be sent to you. Mail the completed application to the address provided on the top of the form.

6. **Requested/Required Document(s):** Before sending in any document(s) to the Maine Department of Labor or any other agency, it is highly recommend you make and keep a copy for your records.

7. A **Dependency Form:** If, when you filed your new unemployment claim, you said that you wanted to file a claim for dependency allowances (additional unemployment benefits paid to individuals with dependent children), this form will also be mailed to you separately. Spouses are not considered dependents. When your form is returned to the UC Claims Center, it will be reviewed and processed. If it is determined that you do not qualify for dependency allowances, you will receive a Deputy's Decision explaining why you cannot receive these additional benefits.

Severance, Vacation, Holiday, Bonus and Other Non-Wage Payments

If you receive any payments from your employer that are **in addition to your regular earnings from working,** report that amount in Question 7 on your weekly claim card or when asked to do so if filing by telephone or the Internet. The types of payments that are in addition to pay that you receive from working are deducted as follows:

1. **Severance Pay, Dismissal Wages, and Terminal Pay:** Deducted, dollar-for-dollar, from your unemployment payment for the week in which you were **paid.** (Exception: If you are paid weekly, then these payments will apply to a period equal to that period. For example, if you are paid every two weeks, these payments would be deducted from two unemployment payments.)

2. **Vacation:** If you receive vacation pay, it needs to be reported when filing an initial or weekly claim. Only vacation pay exceeding the equivalent of four weeks of wages will affect your entitlements for unemployment benefits.

3. **Holiday Pay:** Deducted, dollar-for-dollar, from the unemployment payment for the **week in which the holiday falls,** regardless of when the holiday pay is paid to you.

4. **Wages in Lieu of Notice:** Deducted, dollar-for-dollar, for the period covered by the notice. For example: your employer lays you off on Tuesday but will pay you through the end of your current pay week, which ends on Friday.

The total amount of the payments listed above will be deducted dollar-for-dollar from your unemployment payment.

5. **Bonus Payments:** Deducted, starting with the week in which it is paid, and continuing for the number of weeks that equal your regular pay. For example, if you received a bonus that was equal to three weeks wages, the bonus would be deducted from your unemployment claim for the week in which it is paid and the next two weeks. (You must report your entire bonus payment. However, the first $25 of bonus will not be deducted from your unemployment payment.)

Fact-Finding Interviews

Whenever a question is raised about your eligibility for unemployment benefits (for example, if you received severance pay, were not able to work, filed a weekly claim card late, etc.), you will receive a notice. This notice has two parts. The top part, which you should keep, tells you the date and time that a claims adjudicator will call you to obtain information about your situation. Answer the questions on the bottom part of the form and return it immediately so that the claims adjudicator will have it available during the interview. **It is very important that you participate in these interviews.** If you cannot be available at the scheduled date and time, it is your responsibility to call your UC Claims Center upon receipt of your scheduled appointment.

General Information

Regardless of how you file your weekly claim for benefits, as soon as the Bureau reviews and processes your claim, a claim card for the following week will be mailed to you. If you choose to file your claims by telephone or the Internet, you do not need to mail the card back. If you file your weekly claims by telephone (1-800-593-7660) or the Internet (**www.file4ui.com**), you may receive your benefit payment more quickly because they generally do not require review by staff.

When You Should Expect Your Payments/Claim Cards: If you are eligible for unemployment benefits, your first payment will be mailed to you about three weeks after you file your initial claim. However, heavy workloads (especially during the winter, holiday periods, and other factors) may cause delays in the processing of benefit payments. As mentioned previously, if you file your weekly claims via the Internet or by telephone, you will likely receive your benefits payments sooner as the receipt and acceptance of your claim does not depend on the volume of mail delivered to our offices. *You should allow seven days after you mail/file your claim before calling a claims representative to ask about your payment.*

Messages Attached to Weekly Claim Cards: Sometimes, a special message will be attached to your weekly claim card. *Read these messages carefully and follow their instructions.* If you do not follow the instructions in the message, your benefits could be delayed or denied.

Filing Weekly Claims by Mail: If you file your weekly claim by mail, be sure that you have answered all the questions and have signed your claim form. **If your card is incomplete and/or not signed, your benefits will be delayed and may be denied for the week.**

Reemployment Eligibility Assessment (REA): You may receive notices requiring you to attend REA sessions at the Career Center. If selected, notices will normally be sent after approximately 5 and again after 10 weeks of filing weekly claims. **ATTENDANCE IS MANDATORY!** If you are selected and unable to attend a scheduled session for any reason, do **NOT** contact the Claims Center. You need to immediately contact the nearest Career Center. Career Center addresses and telephone numbers are provided in the back inside cover of this booklet. **Failure to attend a scheduled session may result in the loss of unemployment insurance benefits starting the week in which you failed to attend and until you do attend the mandatory session.**

DID YOU KNOW?

Look Up Information About Your Unemployment Claim and Benefits Paid. Go to **www.file4ui.com** and then, under Featured Links, click on "Look Up Information About Unemployment Claim." You can use this website to get information about your claim(s) 24 hours a day, seven days a week. Tax and other withholding information as well as account balances can also be looked up. To use this site, you must enter your Social Security Number and your PIN number. This is a "secure" website. You can also check on the status of your most recent weekly unemployment claim by using the information option of our telephone system. Call the toll-free number **1-800-593-7660.**

Mailing Addresses to Send Requested Documents or Forms to Bureau of Unemployment Compensation

Bureau of Unemployment Compensation
97 State House Station
Augusta, ME 04333-0097
Fax: (207) 287-5905

Bureau of Unemployment Compensation
P.O. Box 450
Bangor, ME 04402-0450
Fax: (207) 561-4665

Bureau of Unemployment Compensation
P. O. Box 1088
Presque Isle, ME 04769-1088
Fax: (207) 764-2142

Bureau of Unemployment Compensation
Special Programs Unit
47P State House Station
Augusta, ME 04333-0047
Tel: (207) 621-5101 Fax: (207) 287-3395

Health Care

Some Protections for Your Health Insurance under Federal Law

COBRA

(Consolidated Omnibus Budget Reconciliation Act)
Workers who lose their company health insurance when they are laid off are usually entitled to continue their own and their family members' coverage for up to 18 months at their own expense. You should be notified of your COBRA option within about two weeks of the termination of your employer-paid coverage.

Steps required by law:

- Your company must notify your health plan administrator within 30 days of your layoff date.
- The plan administrator must notify you about COBRA within 14 days after the company has notified them.
- You will then have 60 days to respond with your decision about whether you want COBRA coverage, and which of your family members you want covered.
- After responding, you will have an additional 45 days to make the first premium payment.

Under COBRA, you will be responsible for the full cost of coverage plus up to two percent for "administrative costs."

Call the U.S. Department of Labor office at 1-866-444-3272 (toll-free) for benefits or go to www.cobrainsurance.com.

HIPAA

(Health Insurance Portability & Accountability Act)
HIPAA protects you by:

- Preventing your new insurer from excluding you or your family members' preexisting medical conditions from coverage, if you find new health insurance within 63 days of termination of your old insurance.
- Allowing you the opportunity to enroll in another plan (for instance, your spouse's employer's insurance) without having to wait for the plan's next regular enrollment period, if you notify them within 30 days.
- Prohibiting discrimination against employees and their dependents based on their health status.
- Guaranteeing that those with a qualifying individual plan are able to be renewed.

Maine's "Continuity Law"

Maine Law allows for 90 days to obtain new Health Insurance instead of the federal 63 days to remain covered for pre-existing conditions. The 90 days may be extended to 180 if, 1) you lost your prior coverage due to unemployment; 2) you received unemployment benefits; and 3) you are employed when you apply for the new coverage.

If you do not have or choose not to use your COBRA option, here are some other insurance plans that may help:

Consumers for Affordable Health Care

If you feel confused and not sure who to call for insurance assistance, call Consumers for Affordable Health Care. CAHC works to expand access to affordable health care for Maine citizens. For more information, contact them at:

12 Church Street
P.O. Box 2490
Augusta, ME 04338-2490
Tel: 207-622-7083
1-800-965-7476 - Helpline
Fax: 1-888-214-5233
www.mainecahc.org/guide.htm - online healthcare guide
e-mail: consumerhealth@mainecahc.org

MaineCare

MaineCare is free or low-cost health insurance that covers most health care needs for children and some adults.*

Eligibility is based on family size and gross monthly income. There is no asset test for children and pregnant women. For other adults assets are considered, but many (such as home or car or some savings) are not counted against you.

When in doubt… apply! Even if you aren't eligible for full benefit MaineCare, the Department of Health and Human Services (DHHS) will let you know if you are eligible for other medical assistance. **For applications, call your local DHHS office or the Consumer Assistance HelpLine at 1-800-965-7476.**

NOTE: There may be a waiting list for adults without dependent children in their household, other than pregnant women and those with disabilities. However there may be other options.

For a list of Health and Human Services Offices, see page 19.

Applications are available at your local CareerCenter, online at www.maine.gov\mymaineconnection or call the helpline at 1-855-797-4357.

The Health Insurance Marketplace

On October 1, 2013, the Health Insurance Marketplace will be a new avenue for individuals, families and small businesses to get health insurance. The Health Insurance Marketplace website will provide information about all the plans available on the Health Insurance Marketplace. Summaries of plan designs and information will be made available in simple terms so you can compare them more easily. You can choose the plan that makes the most sense for you. Health plan coverage begins January 1, 2014.
People who make less than $46,000 a year will get a break on costs — and a family of four can get a break on costs if they make less than $94,000 a year. Even if you think your income is too high to get help, you can fill out one application and see all the programs that may apply to you. You'll be able to enroll through the website, by submitting a written form, or by calling a toll-free phone hotline. You will need to fill out: general information; information about your household; and current health coverage. You can get help from **Navigators** -- groups in Maine trained to help people find the right plan to fit their budget and circumstances.
To sign up or for more information, call 1-800-318-2596; www.enroll207.com

Here are some other programs that may help:

Community Health Centers, Free Clinics (See page 24 for local listings)

These and similar programs are available in many Maine communities.

Some of these programs cover a wide range of services, including visits to the doctor's office and prescription drugs on a **sliding scale based on income.** For example:

- **CarePartners,** which serves the greater Portland area, Lincoln County and towns around Waterville and Augusta.
- **Katahdin Health Center** that covers Northern Penobscot and Southern Aroostook.
- **Penobscot Health Care Center** in Bangor that covers Penobscot County.
- **Franklin Community Health Network** in Franklin County.

Ask your hospital if there is a program like this in your area, or to find the Free Clinic or Community Health Center closest to you, call **Maine Primary Care Association** at 621-0677.

AARP offers members over 50 the opportunity to purchase health insurance with Aetna for yourself and spouse. www.aarp.org or 1-866-844-0824.

Free Hospital Care

Free Hospital Care is available at every hospital in Maine for individuals and families who qualify.

Hospitals must provide free care for medically necessary inpatient and outpatient services. **Be sure to ask about it!** Each hospital has its own income guidelines. Some areas have programs that cover a broader range of services like doctor's office visits and drug prescriptions.

To find out more or to apply, contact the hospital's Patient Accounts (or billing) office. If you have hospital expenses, the billing office at the hospital should give you an application and let you know if you qualify for the program. If your application is delayed or denied, you can appeal by writing or calling DHHS at 287-3610 within 60 days of the decision.

Help with Prescription Drugs

The **Low Cost Drug Program for the Elderly and Disabled** (also called Healthy Maine Prescriptions, Part 1 or DEL) is for people 62 and older or at least 19 and disabled. Eligibility is based on income; there is no asset test. **To get an application, call DHHS at 1-866-796-2463.** If you have questions or need assistance filling out the application, call the Legal Services for the Elderly hotline at 1-800-750-5353.

Maine Rx Plus can help you save 15 percent on brand name drugs and up to 60 percent on generic drugs.

Drug Company Discount Cards

Drug and company discount cards and prescription assistance programs are offered by many drug companies, particularly if you do not have prescription drug coverage. Each has its own income limits and other requirements.

Talk with your doctor for more information, or look online at: www.RxCaresForME.org, www.needymeds.org or call the helpline at 1-888-477-2669.

If you are not sure which program(s) works best for you and/or your family, call the **Consumer Assistance HelpLine** at 1-800-965-7476.

The friendly staff can walk you through the options and help you on an individual basis.

The Bureau of Insurance can help you check for qualified healthcare plans if you are purchasing individual healthcare. 624-8475 or 1-800-300-5000.

CareerCenter Employment Services

The CareerCenter is the first place to start when you are looking for employment. All CareerCenter services are provided at no cost to you. Your local CareerCenter administers or refers you to the employment services offered by federal, state or local programs with the primary goal of assisting you with your employment search.

The CareerCenter is a statewide network of professionally-staffed offices linking Maine job seekers to employers across the state and nation. The CareerCenters know which industries and companies are hiring and offer assessments to evaluate your aptitude and interest in various careers.

To find a CareerCenter near you or to access most of the resources and information available there, visit www.mainecareercenter.com.

At the CareerCenter you can find:

- Career counselors who can help assess your skills and interest in various careers
- Workshops to help you prepare your résumé, polish your interview skills, brush up on your computer skills, and more
- Information about training and education
- Special services for veterans, older workers, young people, dislocated workers, people exploring a career change and people with disabilities
- Access to computers, internet, telephone, fax and copier for employment-related purposes

Register for Maine's Job Bank

You can search for jobs online, post your résumé, and get matched with employers looking for your skills.

To log in to Maine's Job Bank, visit our website at www.mainecareercenter.com call 623-7981 or 1-888-457-8883.

Employment Counseling

Each CareerCenter has highly-skilled, professional employment counselors trained to help you with vocational problems and aspirations in the broad areas of choice, change and adjustment. They will assess your qualifications, screen them against employer requirements and, if you are qualified, refer you to interviews. While the final hiring decision rests with the employer, thousands of individuals each year find jobs through CareerCenters.

Information Center

Use the information center to access computers and job-related software, printers, copiers, fax machines and phones for job search purposes. The information centers have many printed materials such as books on career information, developing résumés, how to conduct a job search, information about local training providers and community services agencies. Workshops on job search topics are available each month and may be accessed by signing up at a local CareerCenter either in person or by phone. For a list of workshops in your area, visit www.mainecareercenter.com.

- **Assess Your Potential**
  A CareerCenter can help you choose and prepare for a new career. We offer group workshops and individualized sessions to help you identify and review your values, needs, skills, experience, likes, dislikes, barriers, interests and more, all with an eye toward exploring career fields that match your goals. Our services are tailored to your needs. You can measure your aptitudes, vocational interests and probability of success in certain fields with the battery of assessments offered at the CareerCenter.
- **Job Search Success**
  You can gain practical skills and useful information for improving your job search efforts. The CareerCenter will assist you in locating where and how to look for jobs, understanding the job market (labor market), writing a résumé and cover letter, completing employment applications, finding job openings, and preparing for a job interview. These are some of the many valuable resources available to you.

Retraining and Employment

The staff at the CareerCenter can put you in touch with the best education and training resources in your area. If you want to upgrade your skills, embark on a whole new career or take advantage of training opportunities, the CareerCenter staff will help you get the training you need, with some training available right at the CareerCenter. We also work with training providers to bring onsite training and educational programs to areas of increased need. The point is to get you suitably employed as soon as possible.

- **Occupational Training** (ask about these training opportunities at the CareerCenter).
- **Credential/Degree/Certificate Training**-The CareerCenter may provide for training based on availability and your eligibility for training funds. Items funded may include tuition, fees, books, travel and daycare.
- **On-the-Job Training (OJT)**-If you have basic skills and interest in an occupation that does not require traditional training, OJT may be appropriate. Through agreements with private employers, OJT allows you to be trained while earning a wage.

The CareerCenter will help you get connected with Maine Adult Education providers, the Community College System, the University of Maine System as well as many private training vendors. **Please ensure you have met with the CareerCenter before spending any of your own personal funds on training.**

Registered Apprenticeship

Apprenticeship is employer-sponsored training that is primarily on-the-job learning supplemented with classroom instruction, usually at the college level. Apprentices learn specific skill standards in their trade under qualified supervisors who ensure that each apprentice is exposed to the full spectrum of skills required for them to achieve journeyperson status in their field. Apprenticeship may be time-based, competency-based and/or a combination of both, but must be at least one year (2000 hours) in length. Apprentices receive earnings increases as they attain skill competencies. Apprentices who successfully complete all program requirements and achieve competency in each skill area will earn National Certification as a Journeyperson in their trade field. Registered apprentices may receive partial tuition reimbursement from the Maine Apprenticeship Program to help offset the cost of related classroom instruction. Because Apprenticeship is an employment-based training, individuals interested in apprenticeship should scan the job banks regularly to identify upcoming apprenticeship opportunities. Many apprentices matriculate into the Trades and Technical Degree Program of the Maine Community College system. Doing this allows them to apply their related instruction course credits to their degree and earn college credit for their time in on-the-job learning. To learn more about Maine Apprenticeship, visit www.mainecareercenter.com/apprenticeship.

Nontraditional Jobs

If you are woman seeking a better paying job, you may want to think about occupations that usually employ more men than women. Many of these jobs pay very well, and offer skills and training that lead to career growth, benefits, and paid time off. These are often jobs that can't be outsourced: construction and building trades, transportation, security and protective services, information technology, engineering, and manufacturing. These jobs often require on the job training or short term training, and can be learned through apprenticeship as well. For more information about better paying jobs for women, contact the CareerCenter or Women Unlimited at www.womenunlimited.org or 1-800-281-5259.

Services for People with Disabilities

The Maine CareerCenter system welcomes all customers and provides reasonable accommodations to ensure that its buildings, programs and services are accessible. Persons with disabilities needing accommodations to participate in any CareerCenter program or service should make a request directly to their local CareerCenter. Information on accessibility equipment in Maine's CareerCenters may be found at www.mainecareercenter.com/disabilityservices or call 1-800-698-4400.

If you have a physical, mental, emotional, or learning disability that may keep you from getting or keeping a new job, you may be eligible for additional assistance from the **Vocational Rehabilitation program.** Vocational Rehabilitation will work with you to develop a plan to reach your vocational goal, and can assist you in getting the education, training, and other tools you need to achieve your goal. Vocational Rehabilitation services are available in every CareerCenter.

Career Exploration Tools

Job seekers can begin a job search or explore new career opportunities by visiting these websites:
Maine CareerCenter and Maine's Job Bank:
www.mainecareercenter.com
CareerOneStop:
www.careeronestop.org
Maine Employment Info Guide:
www.Maine.gov/labor/lmis
Occupational Outlook Handbook:
www.bls.gov/oco/ (A career exploration tool covering the jobs held by 90% of America's workforce)
Occupational Outlook Quarterly:
www.bls.gov/opub/ooq/ (a periodical containing practical information on jobs and careers)

Maine Adult Education

Adult Education programs, located throughout the state, offer a hands-on, relaxed and friendly approach to teaching and learning. Adult Education programs offer one-night workshops, GED preparation and testing, literacy services, assistance in college preparation, and multi-week courses covering a wide array of subjects. Program offerings vary by location. For more information, call 1-800-322-5455 or visit www.maineadulted.org.

Maine Community College System

Maine's comprehensive two-year college system offers over 300 career and transfer programs, continuing education and customized training for business and industry. The seven Community Colleges are located in Auburn, Bangor, Fairfield, Presque Isle, South Portland, Calais, and Wells. Off-campus centers are located in Augusta, East Millinocket, Ellsworth, South Paris, Caribou, Houlton, Dover-Foxcroft, Madawaska, and Bath. For more information, visit www.mccs.me.edu.

University of Maine System (UMS)

The system consists of seven affiliated universities and nine University College regional outreach centers. Established in 1968, The University of Maine System today offers a variety of academic settings, each with its own style and attitude, each with its own strengths and ways of learning. In addition to the campuses of our seven public universities and our regional outreach centers, there are 75 local ITV sites that deliver distance-education programs right to you For more information, visit www.maine.edu.

Veteran Services

Maine Veterans receive priority of service in all CareerCenter programs.

Most CareerCenters have a designated Veterans' Employment Representative. The primary focus of these representatives is to help Veterans and their families find jobs. In the larger offices, Veterans' Representatives and Disabled Veterans' Outreach specialists work exclusively with veterans. Career counseling, skills training, job placement assistance and support services are provided for Maine's eligible unemployed veterans.

For more information or to find the nearest Veterans' Employment Representative, visit www.mainecareercenter.com/veterans.

Where to Find Resources and Services for Veterans in Maine

Veterans Administration -Togus (Services) 1-800-827-1000

Medical Switchboard - Togus (Medical) 1-877-421-8263

Vocational Rehabilitation - Togus ..... 1-877-421-8263 Ext. 4600

Disabled American Veterans (DAV)Transportation (for scheduled VA appointments only) .... 1-877-421-8263 Ext. 5790

Bangor VA Medical Clinic 561-3600

Education/GI Bill 1-888-442-4551

Home Loan Certifications 1-800-827-6311

Veterans Government Life Insurance (VGLI) 1-800-419-1473

Life Insurance 1-800-669-8477

Military Retired Pay 1-800-321-1080

Veteran's Service Organizations Located at Togus

Disabled American Veterans (DAV) 623-5725

Veterans of Foreign Wars (VFW) 623-5723

American Legion 623-5726

Paralyzed Veterans of America (PVA) 621-7394

Maine Bureau of Veterans Services

Augusta ..... 623-8411 Ext. 5228 or 623-5732

Bangor 941-3005

Caribou 492-1173

Lewiston 783-5306

Machias 255-3306

Portland (Call for an appointment) 878-2683

Springvale 324-1839

Waterville 872-7846

Camp Keyes (Replacement discharge paper-DD 214) ..... 626-4464 FAX: 626-4471

Small Business Administration Veteran Loans 1-800-228-3734

Veteran's Counseling Centers

Bangor 947-3391

Caribou 496-3900

Lewiston 783-0068

Portland 780-3584

Sanford 490-1513

Maine Staffing Services

@Work Personnel Services
Locations: Brewer, Portland, Skowhegan and Turner
Website: www.atworkpersonnel.com
Phone: 989-1990
Trades: Clerical, Production, all other "blue" collar trades

Adecco
Locations: Portland and Lewiston
Website: www.adeccousa.com
Phone: 772-2882
Trades: Temporary professionals, as-needed, day-to-day or direct hire positions

Best Employment Services
142 St. John St.
Portland, Maine 04102
Phone: 874-0055
Website: www.best-employment.com

Bonney Staffing Center
Locations: Augusta, Bangor, Biddeford, Lewiston, Portland, Topsham and Windham
Website: www.bonneystaffing.com
Phone: 773-3829 (Portland)
Trades: Office, admin, legal, accounting, technical, production, warehouse

Capital Area Staffing Solutions, Inc
Locations: Augusta and Bangor
Website: www.capitalareastaffing.com
Phone: 620-7823 (Augusta) • 217-6580 (Bangor)
Trades: Temp, temp-to-hire, and direct hire. Placements for all levels of office/administrative and light industrial positions

Career Management Associates (CMA)
465 Congress Street Suite 600
Portland, Maine 04101
Phone: 780-1125
Website: www.cmacareer.com

Coworx Staffing
56 Industrial Park Rd. Building B Suite 102
Saco, Maine 04072
Phone: 283-0082
Website: www.coworxstaffing.com

EDA Staffing
371 Forest Ave. #2
Portland, Maine 04101
Phone: 775-2577
Website: www.eda1.com

Executive Search of N.E.
111 Commercial St. Suite 401
Portland, Maine
Phone: 741-4100
Website: www.executivesearchne.com

Express Employment Professionals
49 Dartmouth Street Suite 1
Portland, ME 04101
Phone: 761-9933
Website: www.expresspros.com

Kelly Services
Locations: Augusta, Auburn, Bangor and Portland
Website: www.kellyservices.com
Phone: Portland, 774-9809
Trades: Temp, temp to hire and direct hire positions

Labor Ready
Locations: Portland, Bangor and Lewiston
Website: www.laborready.com
Phone: 774-1500, 782-4500, 262-6157
Trades: On-demand, temp to hire, construction, transportation, events, hospitality, manufacturing, retail, warehouse

Leddy Group
114 Locust St.
Dover, NH
Phone: 775-6502 (meet with people in Saco)
Website: www.leddygroup.com

Maine Staffing Services—continued

Maine Staffing Group
Locations: Augusta, Biddeford, Bangor, Brunswick, Lewiston and Greater Portland
Website: www.mainestaff.com
Phone: 729-5158
Trades: Construction, flagging, administrative, production, light industrial, temp to hire, direct placements

Manpower
Locations: Auburn, Augusta, Bangor, Biddeford, Portland, Rockland and Springvale
Website: www.us.manpower.com
Phone: 774-6630
Trades: Administrative, human resources, accounting & finance, sales, IT, engineering, technical, healthcare, industrial and light industrial, temp and perm

PAGEmployment
Locations: Brewer
Website: www.pagemployment.com
Phone: 991-9615
Trades: All and any trades

Paper Industry Recruitment
36 Main Street
Gorham, Maine
Phone: 839-2633
Website: www.pirecruitment.com

ProSearch
70 Center St. Portland 775-7600
Website: www.psicareers.com

Rock Coast Personnel
75 Washington St. Suite 205 Portland
Phone: 799-6732
Website: www.rockcoastpersonnel.com

Springborn Staffing Services
107 Exchange Street
Portland, Maine 04101
Phone: 761-8367 (Portland) • 947-7541 (Bangor)
Website: www.springbornstaffing.com

Superior Technical Resources
50 Gordon Drive
Rockland, Maine 04841
Phone: 701-4307
Website: www.superiortechnicalresources.com

Tempo Employment Services
40 North Street Suite #3
Presque Isle, Maine 04769
Phone: 764-0772
Website: www.tempoemployment.com

Tri-State
Locations: Augusta
Website: www.tristatestaffing.com
Phone: 622-0470
Trades: Temp, temp to perm, direct placements for all skill levels

Center for Workforce Research and Information - *Resources for Workers*

General and Publications – The Center for Workforce Research and Information (CWRI) gives a job seeker the power to make career decisions based on knowledge of the labor market and provides materials to assist jobseekers in making these decisions. Publications and reports containing information on wage rates, projected job openings, occupational trends, training requirements, benefits, and much more are available at your local CareerCenter or online at www.Maine.gov/labor/cwri/oes.html.

For example:

High-Wage, In-Demand Jobs in Maine by Education or Training Requirement for Entry

Sorted Alphabetically

Occupation	Employment 2008	Employment 2018	Growth Rate	Annual Openings	Entry Wage	Median Wage
High-School Diploma or Less						
Automotive Body and Related Repairers	811	803	-1.0%	21	$12.26	$16.94
Bill and Account Collectors	1,943	1,886	-2.9%	37	$12.35	$15.17
Bookkeeping, Accounting, and Auditing Clerks	8,000	8,130	1.6%	109	$11.30	$15.27
Carpenters	12,229	12,595	3.0%	189	$12.68	$16.37
Dental Assistants	1,051	1,206	14.7%	36	$13.74	$16.68
Electricians	3,489	3,316	-5.0%	84	$16.48	$20.35
Executive Secretaries and Administrative Assistants	3,219	3,288	2.1%	50	$13.91	$18.56
Fire Fighters	1,577	1,757	11.4%	66	$9.53	$15.68
Industrial Machinery Mechanics	1,114	1,157	3.9%	20	$15.37	$19.40
Insurance Claims and Policy Processing Clerks	1,788	1,695	-5.2%	23	$13.03	$16.13
Loan Officers	1,480	1,523	2.9%	20	$15.73	$23.86
Machinists	1,923	1,932	0.5%	26	$14.45	$18.83

Source: Maine Department of Labor, Center for Workforce Research and Information, 2008-2018 Occupational Employment Projections, and 2009 Occupational Employment and Wage Estimates for Maine, Table created 13 Jul 2010.

High-Wage-In-Demand Criteria and Expanatory Notes

1. High Demand means the occupation is expected to have at least 20 openings per year between 2008 and 2018.

2. High Wage indicates a median wage above the $15.01 per hour / $31,221 per year median wage of all Maine occupations in 2009.

3. Median wage rates of $80.00 per hour / $166,400 per year or above are noted in italics. This represents the upper limit of the wage analysis program.

4. Entry Wage is defined as the mean wage of the lower one-third of the distribution for the occupation.

5. Many occupations listed in the "High-School Diploma or Less" category require substantial on-the-job training or work experience in a related occupation for entry. Post-secondary training that leads to a cerificate of completion up to an Associate Degree may exist as an alternate means of entry into these occupations.

Self-Employment Resources

Perhaps you have been considering forming a new business or developing an existing business. There are many resources available to you for small business assistance. The CareerCenter Information Center has printed resources and videos on whether you would be successful in starting your business. You can get referrals to resources that will help you get started such as business planning, marketing and financing.

Department of Economic and Community Development (DECD)

www.maine.gov/decd

You can get a business start-up kit by calling Business Answers at 1-800-872-3838. Note: There is a small charge for the kit.

Maine Small Business Development Centers (SBDC)

Maine's SBDC in partnership with the U.S. Small Business Administration (SBA), Maine Department of Economic and Community Development (DECD), University of Southern Maine (USM) and leading economic development hosting organizations, provide comprehensive business management assistance, training, and information services to Maine's micro and small business community. The focus is to assist in the creation and maintenance of micro and small businesses and the jobs these businesses create. Services provided by SBDCs include: business counseling, business information, market assistance, market development, research and training. For more information, you can contact it by mail at:

University of Southern Maine
96 Falmouth Street, P.O. Box 9300
Portland, ME 04104-9300
Telephone: 780-4420
Information: 1-800-679-SBDC
Fax: 780-4810
TTY Number: 780-5646
www.mainesbdc.org
e-mail: mainesbdc@usm.maine.edu

Service Corps of Retired Executives (SCORE)

www.scoremaine.org
SCORE is a national organization of business counselors who offer their time, knowledge and resources to any U.S. citizen or permanent resident wishing to start or improve their business. They have over 150 counselors serving Maine's entrepreneurs. SCORE can be accessed through the Small Business Development Centers or through the Small Business Administration 622-8274. For more information, contact Maine SBDC state offices in Portland 780-4420, Fax: 780-4810.

Coastal Enterprises, Inc. (CEI)

CEI is a nonprofit community development corporation that provides financing and business assistance to small and micro businesses. CEI is headquartered at 36 Water Street in Wiscasset, but operates out of nine locations around the state. In addition to hosting the Maine Small Business Development Center in Wiscasset, business counselors meet with clients at outreach sites in Bath, Fairfield, Augusta, Rockland, Belfast and Brunswick. CEI also provides targeted business assistance to women, child care providers, small farmers, fishermen, and refugees and immigrants. For more information, visit CEI on the Web at www.ceimaine.org, or call 882-7552/1-877-340-2649.

Small Business Advice and Training
CEI offers a wide range of assistance to emerging and existing small business owners. Through one-on-one consultation, training, workshops, peer networks and other services, CEI helps individuals across the state get the information they need to start or expand their small businesses.
Training and workshops are offered on a range of business-related topics, such as starting your own business; personnel management; sources of credit and financing; marketing and sales; growth management; accounting, record keeping and cash flow analysis and website development and ecommerce. Training events are held at key locations around the state. Individual consultation is free of charge; minimal fees are generally charged for training.

Financing for Small Businesses
CEI provides direct loans to start-up and growing Maine small businesses in amounts ranging from $1,000 to $50,000 for self-employed, home-based and micro-enterprises, or in larger amounts for job-generating businesses. Targeted to businesses unable to obtain credit through conventional sources, funds can be used for working capital, equipment, start-up costs and other legitimate business purposes. To be considered for a loan, businesses must complete a business plan and a CEI loan application.

Maine Centers for Women, Work and Community

www.womenworkandcommunity.org
(MCWWC) offers free individual assistance and group training programs to help individuals plan, start and grow businesses. Their focus is on helping the individual business owner build skills, gain confidence, and develop networks that can turn a dream into reality. MCWWC's approach is to work with individuals where they are, help them identify their business and personal goals, and provide support as they take steps to reach them. MCWWC is a full service economic development organization with additional free services in job-seeking and career planning, continuing education, building money management skills, and becoming community leaders. MCWWC has a statewide presence reaching individuals out of seventeen Centers and outreach sites from Fort Kent to Saco.

For more information on the location nearest you, contact them at:
Maine Centers for Women, Work, and Community
Administrative Office Campus Center,
UMA 46 University Drive
Augusta, Maine 04330
Phone:1-800-442-2092 or 621-3440

Incubators Without Walls Program

The Penquis MaineStream Finance and Washington/Hancock Community Action Program provide advice on starting a small business through their Incubators Without Walls Program. The Incubators Without Walls Program focuses on teaching better business practices while producing a comprehensive business plan to guide business start up or expansion. The following topics are discussed in detail: the business concept, time management, legal structure, recordkeeping, marketing, financial statements and financing resources. Classes are frequently augmented with guest speakers from the local business community, allowing participants to network with local accountants, web designers, bankers, insurance agents and an array of other experts.

To learn more about the program contact the following:

- **Washington & Hancock Counties:** Keith Small 664-2424, ext. 4453 or e-mail ksmall@whcap.org
- **Penobscot, Piscataquis, Knox, and Waldo Counties:** James Macomber, 974-2476 or 1-800-215-4942 or e-mail jmacomber@penquis.org or visit www.MaineStreamFinance.org for business trainings and more.

University of Maine Cooperative Extension

Small and Home-Based Business Education Program

The University of Maine Cooperative Extension provides educational resources to Maine residents who operate or are considering operating a small or home-based business. We will work with you at any stage of your business life, especially if you are in the "thinking about it" stage.

Through our County Extension offices located throughout the state, we provide educational resources to help you start and grow a small or home-based business. We will meet with you individually and confidentially to help answer your specific questions and help you learn about writing a business plan, pricing products and services, record keeping, and more.

You can find online business management publications and other business resources through our Virtual Resource Library at: www.umext.maine.edu/hbbsite/html/home.htm. For more information about the University of Maine Cooperative Extension's Small and Home-Based Business Education Program, please visit our website at www.umext.maine.edu or contact your local county Extension office.

Fast Trac

Fast Trac business start-up, planning and business management courses are available in Maine. The Heart of Maine Resource Conservation and Development in Bangor and the University of Southern Maine in Portland are state administrators delivering these valuable courses in Maine. You can reach them by calling the Heart of Maine RC&D at (207) 947-6622 or the University of Maine at (207) 780-5919. Note: There are fees for these courses.

Maine Adult Education

Maine Adult Education programs provide training on many aspects of small business and self-employment, often in cooperation with other providers such as SCORE, Maine Centers for Women Work and Community, and the Small Business Administration.

Such courses vary by program location and time of year. Common offerings include training on how to use computers, building websites and how to operate computer software used by businesses, such as Microsoft Office and QuickBooks. To find out more contact your local adult education program. A complete state-wide listing is available at www.maineadulted.org or by calling 875-2722 or 1-800-322-5455 (Adult Learning Opportunities Hotline).

University of Maine's Target Technology Incubator

University of Maine's Target Technology Incubator works with early-stage companies engaged in developing and commercializing new technologies. The Incubator provides these companies with the necessary facilities, training, expertise and resources they need to be successful. Start-up or existing companies can benefit from the services of the Incubator as tenants, affiliate members or seminar participants.

Maine Community College System

The Maine Community College System is one of many public and private resources in Maine for education and training options. Entrepreneurial Centers at several of the colleges also offer services to help new small businesses get up and running. You can find out more about the retraining opportunities at the Maine Community College System at your local CareerCenter or online at their website www.mccs.me.edu.

Maine Small Business Development Center (SBDC): *Service Centers*

Maine Small Business Development Centers provide comprehensive business management assistance, training and information services to Maine's micro and small business community.

Auburn
Androscoggin Valley Council of Governments
(AVCOG)
125 Manley Road, Auburn, ME 04210-3600
Tel: 783-9186 • Fax: 783-5211

Augusta
Maine SBDC Service Center
FAME
5 Community Drive
P.O. Box 949
Augusta, ME 04332-0949
Tel: 620-3263 • Fax 623-0095

Bangor
Eastern Maine Development Corporation (EMDC)
40 Harlow Street, Bangor, ME 04401-5102
Tel: 942-1744, 1-800-339-6389 • Fax: 942-3548

Bath
Midcoast Council of Governments
7 Park Street, Bath, ME 04530-2828
Tel: 882-7552 • Fax: 882-4456

Caribou
Northern Maine Development Commission (NMDC)
11 West Presque Isle Road, P.O. Box 779
Caribou, ME 04736-0779
Tel: 498-8736, 1-800-427-8736 • Fax: 493-3108

Ellsworth
Coastal Enterprises, Inc.
210 Main Street, Suite 7, Ellsworth, ME 04605-1950
Tel: 664-2990 • Fax: 667-3416

Fairfield
Kennebec Valley Council of Governments
17 Main Street, Fairfield, ME 04937-1119
Tel: 453-4258 ext. 16 • Fax: (207) 453-4264

Machias
Coastal Enterprises, Inc.
1 Stackpole Road, Machias, ME 04654-0679
Tel: 255-8811 • Fax: 667-3416

Portland
University of Southern Maine (USM)
P.O. Box 9300
Portland, ME 04104-9300
Tel: 780-4949, 1-800-679-7232 • Fax: 780-4810

Springvale
Southern Maine Regional Planning Commission (SMRPC)
21 Bradeen Street, Suite 304, Springvale, ME 04083-1925
Tel: 324-0316 • Fax: 324-2958

Wiscasset
Coastal Enterprises, Incorporated (CEI)
35 Water Street, P.O. Box 268, Wiscasset, ME 04578-0268
Tel: 882-4340 • Fax: 882-4456

Service Corps of Retired Executives (SCORE) can also be accessed through the SBDC system or through the Small Business Administration (207) 622-8274. For more information, contact: Maine SBDC state office in Portland at 780-4420, TTY: 780-5646 • Fax: 780-4810.

Coastal Enterprises, Inc. (CEI) provides a wide range of programs to provide technical assistance to new and existing small businesses in Maine. For more information, please contact: Coastal Enterprises, Inc., 36 Water Street, P.O. Box 268, Wiscasset, ME 04578. Tel: 882-7552 Fax: 882-7308, e-mail: cei@ceimaine.org.

Budget Considerations

Reduced income requires your utmost attention and skill in managing your money. There are resources in the community to help you, but the first thing you must do is plan ahead.

- **Don't go into hiding!** Notify your creditors, lenders and landlord that you are unemployed and may not be able to meet your current obligations. Ask to have a payment plan for your new situation.
- **Prioritize your debts.** Housing, food and transportation come first. Set up a realistic budget that allows for basics—food, shelter, clothing and medical care.
- **Stop buying nonessentials.** Do not use credit cards to maintain your current standard of living.
- **Avoid bankruptcy** by getting credit counseling. For financial counseling and debt management call: Consumer Credit Counseling Service of Maine at 1-800-308-2227, www.moneymanagement.org.
- **Let all family members in on the new budget**—encourage them to identify ways they can help save money.
- **Find new and no cost family recreation and entertainment activities.**
- Above all, **stay healthy and active.**

Maine Centers for Women, Work, and Community and other community agencies offer training in basic money management; the Maine Family Development Account Coalition provides a matched savings program for eligible families who are willing to save for a home purchase, to pay for education, or to capitalize a small business. For a list of training see www.womenworkandcommunity.org or call 1-800-442-2092.

Credit Protection

When you are facing a financial crisis it may seem like you have no options. However, there are steps you can take, as well as agencies that are set up to help you, and you do have some options. If at any time you have questions regarding financial matters or about the money you owe, or if you are being harassed by creditors, contact:

Bureau of Consumer Credit Protection
35 State House Station
Augusta, ME 04333-0035
Tel: 624-8527 or 1-800-332-8529
www.credit.maine.gov

Debt Management Companies

Any company offering debt management services (credit counseling) in Maine must be registered with the Office of Consumer Credit regulation. Only nonprofit organizations are allowed to offer these services in Maine. For information on debt management service providers, or to see if a company is authorized to do business in Maine, visit the Consumer Credit Regulation website at www.credit.maine.gov.

Credit Reporting Agencies

Credit Bureaus or credit reporting agencies collect and store data provided by many of your creditors. The credit bureaus then assemble and deliver the information, for a fee, to their business customers.

Request your free annual credit report:

- online at www.credit.maine.gov (click on "Free Credit Report" under "Consumer Tools", then click on www.annualcreditreport.com" or
- by phone at 1-877-322-8228 or
- by mail at Annual Credit Report Request Service
  P.O. Box 105283
  Atlanta, GA 30348-5283

Food, Household and Financial Resources

The Maine Department of Health and Human Services (DHHS) has many programs of assistance to individuals facing temporary, sudden or chronic financial or family challenges.

Food Stamp Program

This program helps people with little or no money to buy food at grocery stores. Almost all people with low incomes are eligible for food stamps. You do not need to live with children, be on welfare, or be elderly or disabled to get food stamps. Many people work and get food stamps. You can get a food stamp application from your local office of the Department of Health and Human Services (DHHS). Be sure to complete and turn in your application as soon as possible. The sooner you apply, the more assistance you will receive the first month. You will get an EBT (electronic benefits transfer) card in the mail. You can use the card like a debit card to purchase your food at grocery stores and most convenience stores (books of food stamp coupons are no longer used in Maine).

For more information about the Food Stamp Program and other food assistance programs, call the DHHS office nearest you. To apply online go to: www.maine.gov/mymaineconnection or call 1-855-797-4357.

If you believe you have been wrongly denied food stamps, then you may appeal the decision. If you want representation you may contact Pine Tree Legal. See Legal Services, page 25.

Women, Infants and Children's Nutrition Program (WIC)

WIC is a nutrition program for thousands of Maine families. WIC serves all kinds of families with free nutrition advice, tips for staying healthy, recipes, and resources for growing families.

You can get more information about the WIC program by calling toll-free 1-800-437-9300 or (207) 287-3991, TTY users call Maine Relay 711, or on the web at www.wicforme.com. In addition, you can get information about at the DHHS office nearest you. DHHS offices are listed on the following page.

Temporary Assistance to Needy Families (TANF)

TANF is a cash benefit that assists families with children when one parent is absent from the household or disabled. Families with an unemployed or underemployed parent may also qualify. There are income and asset limitations. Many assets such as your home and at least one car do not count.

If you think you have been wrongly denied TANF, then you may appeal the decision. If you want representation you may can contact Pine Tree Legal. See Legal Services, page 25.

ASPIRE-TANF Program

ASPIRE for short, is the education, training and work program in which most parents receiving TANF (Temporary Assistance to Needy Families) are required to participate. It is run by the Department of Health and Human Services (DHHS). People in ASPIRE are eligible for help with transportation, childcare and other services necessary to help them participate. Participation requirements vary depending on a family's specific circumstances. Families dealing with issues related to disabilities or domestic violence, for example, may not have to participate in ASPIRE if they so choose.

For more information about your rights under ASPIRE-TANF, you can request a booklet from Maine Equal Justice (626-7058 x 205; info@mejp.org) entitled *Understanding ASPIRE-TANF* or view it online at www.mejp.org.

Parents as Scholars (PaS)

The Parents as Scholars program is a student aid program that helps low-income parents attend two or four-year college programs. PaS is run by the Maine Department of Health and Human Services (DHHS) through the ASPIRE Program. Parents who are eligible for, but not necessarily receiving, TANF are eligible for PaS.

The kinds of assistance available from PaS are monthly cash assistance, supportive services similar to the ASPIRE Program, such as child care, transportation reimbursement, car repairs, auto liability insurance, eye care, dental care, books and supplies, clothing and uniforms, assistance with tuition and fees when the participant is not able to get other educational funding because of poor credit or other reasons, occupational expenses, and other services. As in ASPIRE, there are special rules for families dealing with disabilities or domestic violence issues to help them to succeed in the PaS program.

For more information or to receive a booklet about the PaS program, contact Maine Equal Justice at 626-7058 x 205, or visit their website at www.mejp.org.

Emergency Assistance (EA)

EA is a TANF-related program run by DHHS, providing benefits to families with children in many emergency situations. You do not need to be receiving TANF to be eligible for EA. Emergency situations include fire or other natural disasters, termination of utility service, evictions, lack of adequate shelter or the need to escape a domestic violence situation. EA can also help to repair or replace a broken furnace, chimney, well or septic system. You can only get EA for 30 days during any 12-month period and it can total no more than $600 for a combination of needs. Since you will not be able to qualify again for twelve months, apply for everything you need (up to $600) at the same time, or within 30 days of your first application call 1-800-442-6003.

If you are denied Emergency Assistance, then you may appeal the decision. If you want representation you may contact Pine Tree Legal. See Legal Services, page 25.

Alternative Aid Assistance

Alternative Aid Assistance gives families who are working or looking for work, and who are not on TANF, help with short-term, work-related needs. Instead of applying for TANF benefits, families have the choice of applying for Alternative Aid. This one-time program, which provides the equivalent of up to three months worth of TANF benefits, helps families with things like car repairs, clothing, or other services that they need to get or keep a job. Families are eligible for Alternative Aid if :

- they meet the income, asset and other eligibility requirements for TANF and
- the parent or caretaker relative in the family has a job or is looking for one.

One important difference in eligibility between the two programs is that once a parent meets the financial eligibility limits, their wages are not counted in determining the amount of Alternative Aid they can receive.

A family that receives Alternative Aid but then decides it really needs longer-term help from the TANF Program, can still apply for and get TANF. If they apply for TANF during the three months for which they are receiving Alternative Aid, the Alternative Aid must be repaid by a reduction in the monthly TANF benefit.

If you believe you have been wrongly denied Alternative Aid, contact Pine Tree Legal Assistance. See Legal Services, page 25.

DHHS Office Telephone Numbers

For information, answers to questions or to apply for services, call the local office nearest you.

DHHS Office	Telephone
Androscoggin	1-800-482-7517
Aroostook	
Houlton	1-800-432-7338
Caribou	1-800-432-7366
Fort Kent	1-800-432-7340
Cumberland	1-800-482-7520
Franklin	1-800-442-6382
Hancock	1-800-432-7823
Kennebec	1-800-452-1926
Knox/Lincoln/Sagadahoc	1-800-432-7802
Oxford	1-888-593-9775
Penobscot	1-800-432-7825
Piscataquis	1-800-432-1641
Somerset	1-800-452-4602
Waldo	1-800-432-7802
Washington	
Machias	1-800-432-7846
Calais	1-800-622-1400
York	
Biddeford	1-800-322-1919
Sanford	1-800-482-0790

TTY users call Maine Relay 711

Community Resources

Community Transition Team

When displacements or closures occur, they have a definite impact upon the affected workers, the community and surrounding region. Community Transition Teams of volunteers are often formed to address the needs for information and assistance which workers face. It is particularly helpful to have a representative from the group of workers affected by a layoff to serve as advisors to the Community Transition Team.

What is 2-1-1? www.211Maine.org

One number – thousands of services. 2-1-1 is an easy-to-remember, toll-free number that connects people who want to give help or get help with a full range of health and human services in their community.

- 2-1-1 includes a statewide directory of over 9,000 resources including agency services and support groups accessible through this website to anyone with Internet capability.
- 2-1-1 will provide emergency operations during times of natural and other disasters, include accurate and timely information for preparations, and longer term referral for follow-up services if required.

Mental Health Crisis 24-hour Hotline 1-888-568-1112

United Ways of Maine

United Way brings communities together to focus on the most important needs in the community — building partnerships, forging consensus and leveraging resources to make a measurable difference. Each United Way is independent, separately incorporated, and governed by local volunteers. Each United Way invests in local charitable organizations addressing issues within the community.

Androscoggin Valley	Lewiston	207-795-4000	www.unitedwayandro.org
Kennebec Valley	Augusta	207-626-3400	www.unitedwaykennebecvalley.org
Mid-Maine	Waterville	207-873-0686	www.unitedwaymidme.org
Oxford County	South Paris	207-743-5833	www.uwoxfordcounty.org
Eastern Maine	Bangor	207-941-2800	www.unitedwayem.org
Tri-Valley Area	Farmington	207-778-5048	www.uwtva.org
Mid-Coast	Bath	207-443-9752	www.uwmcm.org
Greater Seacoast	Portsmouth, NH	603-436-5554	www.uwgs.org
Aroostook County	Presque Isle	207-764-5197	www.unitedwayaroostook.org
Greater Portland	Portland		

Food Banks

Food and clothing banks are very important for assisting families with food and clothing during times of stress. If there is not an existing food or clothing bank in your area, one can be established through volunteer effort. You can contact the town in which you live, call 211 or log on to www.maine.gov/agriculture/co/tefap to find out where these banks are located.

Fuel Assistance

If you are having trouble meeting your winter heating costs, you may qualify for a fuel assistance program. The program can only pay for the principal heat source in the home and eligibility is based on gross income. The program runs from November to the end of March each year. Call your local Community Action Program for details.

Community Action Programs in Maine (CAP)

In addition to fuel assistance, the CAP agencies can provide help with power and telephone bills, weatherization, child care, after school programs and more, depending on location.

Androscoggin/Oxford Counties
Community Concepts, Inc.
17-19 Market Square, P.O. Box 278, South Paris, ME 04281
Tel: 743-7716, Fax: 743-6513
www.community-concepts.org

Aroostook County
Aroostook County Action Program, Inc.
771 Main Street, P.O. Box 1116, Presque Isle, ME 04769
Tel: 1-800-432-7881 or 764-3721, Fax: 768-3022
www.acap-me.org

Cumberland County
Peoples Regional Opportunity Program
2338 Congress St., Ste. A, Portland, ME 04102
Tel: 553-5800, Fax: 874-1155
www.wherepeoplecomefirst.com

Franklin County
Western Maine Community Action, Inc.
P.O. Box 200, East Wilton, ME 04234-0200
Tel: 645-3764, Ext. 5300 Fax: 645-9604
www.wmca.org

Hancock/Washington Counties
Washington Hancock Community Agency
P.O. Box 280, Milbridge, ME 04658-0280
Tel: 546-7544, Fax: 546-3216
www.whcacap.org

Kennebec/Somerset Counties
Kennebec Valley Community Action
97 Water Street, Waterville, ME 04901
Tel: 859-1500, Fax: 873-0158
www.kvcap.org

Knox/Penobscot/Piscataquis Counties
Penquis
262 Harlow Street, P.O. Box 1162
Bangor, ME 04402
Tel: 973-3500, Fax: 973-3699
TTY: 973-3520
www.penquis.org

Community Action Programs in Maine (CAP) - continued

Dover-Foxcroft Office
50 North Street, Dover-Foxcroft, ME 04426
Tel: 564-7116 Fax: 564-2218

Lincoln Office
115 Main Street, Lincoln, ME 04457
Tel: 794-3093, Fax: 794-3314

Rockland Office
170 Pleasant Street, Rockland, ME 04841
Tel: 596-0361 or 1-800-585-1605
Fax: 594-2695

Lincoln/Sagadahoc Counties
Mid-Coast Maine Community Action
34 Wing Farm Parkway
Bath, ME 04530
Tel: 442-7963, Fax: 443-7447
www.midcoastmainecommunityaction.org

Waldo County
Waldo Community Action Partners
9 Field Street, P.O. Box 130
Belfast, ME 04915-0130
Tel: 338-6809, Fax: 338-6812
www.waldocap.org

York County
York County Community Action Corp.
6 Spruce Street, P.O. Box 72
Sanford, ME 04073
Tel: 324-5762, Fax: 490-5026
www.yccac.org

General Assistance

You may be eligible for General Assistance (GA) from your town or city if your basic living costs are more than the money you have or can earn. Each town has rules about who is eligible for GA. You have the right to read the rules in the town office and you have the right to make a confidential written application, even if the town says you are probably not eligible. The town must give you a written decision within 24 hours of your application.

If you run out of heating oil, food, or something else you really need, the town must take an application at once. If the town office is closed, look for a sign on the door that will tell you how to apply in an emergency. You can also call the town clerk, a selectperson or the local police and ask how you can apply. You may be able to get GA in an emergency, even if you are not usually eligible.

If you are denied General Assistance, you only have five working days to appeal the decision. If you want representation you may contact Pine Tree Legal. See Legal Services, page 23.

Mortgage

Planning ahead can avoid big problems with mortgage lenders. Discuss your current and temporary financial status with your bank or mortgage lender. Ask for an alternative payment plan. A personal visit is suggested because most financial institutions prefer to negotiate with you instead of foreclosure.

If you have a VA-insured mortgage, call: VA Regional Loan Center at 1-800-827-0336. For FHA-insured or Farm Services Agency mortgages, call: 753-9400, TTY 942-7331.

Rent Assistance

Discuss your new circumstances with your landlord and negotiate a mutually acceptable plan. Emergency financial assistance may be available for eligible families through your town.

Utilities Assistance

As soon as you know that you may have difficulty paying your bill, call your utility companies (electric, gas, water) to arrange a payment plan. Do not wait until you receive a shut-off notice because that may be too late. If you are not satisfied with the utility response, call the Public Utilities Commission's Consumer Assistance Division at 287-3831, TTY users call Maine Relay 711, or visit their website www.maine.gov/mpuc/consumer/cad.html for a list of consumer rights publications.

Sliding-Scale Clinics by County:

Androscoggin County
Community Clinical Services, 777-8899
Lewiston, Auburn, Poland, Lisbon Falls
DFD Russell Medical Center,
Leeds - 524-3501
Turner - 225-2676
Western Maine Family Health,
Livermore Falls 897-4345

Aroostook County
Center for Women & Children's Health,
Caribou - 492-3451
Pines Health Services, Caribou - 498-2359
Presque Isle Family Health - 769-2025
Caribou Family Health - 498-6921
Limestone - 328-4631
Van Buren - 868-2796
Fish River Rural Health,
Eagle Lake - 444-5384
Fort Kent - 834-3971
Katahdin Valley Health Center, Primary Care,
Houlton - 521-0022
Katahdin Valley Health Center,
Island Falls - 463-3600

Cumberland County
Portland Community Health Center,
Portland - 482-5000
Health Care for the Homeless,
Portland - 756-8254

Kennebec County
Belgrade Regional Health Center,
Belgrade - 495-3323
DFD Russell Medical Center,
Monmouth - 933-9646
Lovejoy Health Center,
Albion - 437-9388
Maine Migrant Health Program,
Augusta (statewide) - 622-9252

Franklin County
Mt. Abram Regional Health Center,
Kingfield - 265-4555
Rangeley Family Medicine,
Rangeley - 864-3303
Strong Area Health Center,
Strong - 684-4010

Hancock County
Bucksport Regional Health Center,
Bucksport - 469-7371

Knox County
Islands Community Medical Center,
Vinalhaven - 863-4341

Lincoln County
St. Andrews Hospital Family Care,
Boothbay Harbor - 633-7820
Sheepscot Valley Health Center,
Coopers Mills - 549-7581
Miles Family Medicine,
Damariscotta - 563-4383
Lincoln Medical Partners Family Medicine,
Waldoboro - 832-6394

Oxford County
Bethel Family Health Center,
Bethel - 824-2193
Sacopee Valley Health Center,
Porter - 625-8126
Elsemore-Dixfield Center,
Dixfield - 562-4226
Swift River Health Center,
Rumford - 369-0146

Penobscot County
Health Access Network - 794-6700
Lincoln, Medway-Hamlin,
West Enfield and Millinocket
Helen Hunt Community Health Center,
Old Town - 827-6128
Penobscot Community Health Center,
Bangor - 945-5247
Bangor (Pediatrics) - 947-0147
Stillwater Family Medicine,
Bangor - 947-0768
Capehart Community Clinic,
Bangor - 992-2295
Summer St. Community Clinic,
Bangor - 992-2636
Brewer Community Clinic,
Brewer - 989-1567
Corinna Family Practice,
Corinna - 278-3238
Katahdin Valley Health Center,
Patten (Primary Care) - 528-2285
Millinocket - 723-6551
Island Falls - 463-3600
Sebasticook Family Doctors,
Newport - 368-5189
Dexter - 924-5200
Dexter Family Practice, Dexter - 924-7349

Piscataquis County
Sebasticook Family Doctors,
Dover-Foxcroft - 564-8710
Health Access Network,
Dover-Foxcroft - 564-4464
Milo Family Practice, Milo - 943-7752
Guilford Medical Associates,
Guilford - 876-3547

Sagadahoc County
Richmond Area Health Center,
Richmond - 737-4359

Somerset County
Bingham Area Health Center,
Bingham - 672-4187
Sebasticook Family Doctors,
Pittsfield- 487-9244
Sebasticook Family Doctors,
Canaan - 474-6990
Sebasticook Family Doctors,
Hartland - 938-2408
Madison Area Health Center,
Madison - 696-3992

Waldo County
Belfast Family Planning & Primary Care,
Belfast - 338-3736
Islesboro Health Center,
Islesboro - 734-2213
Donald S. Walker Memorial Health Clinic,
Liberty - 589-4509
Arthur Jewell Community Health Center,
Brooks - 722-3488
Stockton Springs Regional Health Center,
Stockton Springs - 567-4000

Washington County
Arnold Memorial Medical Center,
Jonesport - 497-5614
Regional Medical Center at Lubec,
Lubec - 733-5541
East Machias - 255-0102
East Grand Health Center,
Danforth - 448-2347
Eastport Health Care,
Eastport - 853-6001
Machias - 255-3400
Harrington Family Health Center,
Harrington - 483-4502
St. Croix Regional Family Health Center,
Princeton - 796-5503
Whiting Bay Family Medicine,
Whiting Bay - 733-2900
Family Medicine, John Gaddis, M.D.,
Machias - 255-3338
Pleasant Point (Indian Health Facility),
Perry - 853-0644

York County
Nasson Health Care,
Sanford - 490-6900

Consumers for AFFORDABLE Health Care

Call our free HelpLine at 1-800-965-7476

Legal Services

If you have problems with housing, public utilities, child support, unemployment or welfare benefits and cannot afford regular legal fees, there are agencies that may be able to help you.

Maine Equal Justice Partners (MEJP)

MEJP is dedicated to advocating on behalf of low-income people in Maine, to assure their access to basic rights and services; including health care, income support, food assistance, housing, child care, education and training, and fair working conditions. Maine Equal Justice provides a voice for low-income people through representation in the courts, the Legislature, and administrative agencies; legal policy research and analysis; and education and training about their legal rights and opportunities to participate in public policy reform. They are located at 126 Sewall Street, Augusta, ME 04330. Tel: 626-7058, Toll-free: 1-866-626-7059, Fax: 621-8148. Website: www.mejp.org

The Volunteer Lawyers Project

Lawyers volunteer their time to assist low-income consumers with problems requiring legal counsel. Contact them at 1-800-442-4293 or 774-4348, TTY users call Maine Relay 711, Website: www.vlp.org.

The Disability Rights Center of Maine

at 1-800-452-1948 (voice and TTY).

Legal Services for the Elderly

Contact Legal Services for the Elderly at 621-0087 or 1-800-750-5353 (for individuals 60 years and older, no income restrictions apply). Visit their website at www.mainelse.org.

Maine Lawyer Referral and Information Services

This service can help you find a lawyer to assist you with your problem. There is a $25 fee for the use of their service, which entitles you to a half-hour consultation with an attorney. They also provide a recorded message service known as Tel-Law that may be accessed by using a touch-tone phone and dialing 1-800-860-1460. This is an activity of the Maine State Bar Association, P.O. Box 788, Augusta, ME 04332-0788, 207-622-7523.

Pine Tree Legal Assistance

Pine Tree Legal Assistance provides free legal services to low-income Maine people. Pine Tree maintains six permanent field offices in Portland, Lewiston, Augusta, Bangor, Machias and Presque Isle, as well as an outreach site in Rockland. Pine Tree operates special statewide units for services to Native Americans and migrant farm workers from its location in Bangor. By federal requirement, most Pine Tree services are limited to people with low incomes. The type of service provided by Pine Tree depends largely on the type of legal problem facing the individual client. Most clients get immediate advice on their problem, including things they could do in order to resolve the problem on their own. Some receive written materials that provide more detailed information on common legal problems and solutions. Others are referred to an agency or service that can more appropriately resolve their immediate crisis or long-term problem. For information about your legal rights, contact them at **www.ptla.org.** To ask about the specifics of your situation, call the office nearest you and request an appointment. The local offices are listed below.

Augusta Office:
39 Green Street, P.O. Box 2429, Augusta, ME 04338-2429
Tel: 622-4731 or 623-7777
Fax: 623-7774, TTY users call Maine Relay 711

Bangor Office:
61 Main Street, Bangor, ME 04401
Wheelchair Access 50 Colombia St. Please call ahead.
Tel: 942-8241
Fax:942-8323, TTY users call Maine Relay 711

Lewiston Office:
37 Park Street, Suite 401,
Mailing address: P.O. Box 398
Lewiston, ME 04243-0398
Tel: 784-1558
Fax: 783-8774, TTY users call Maine Relay 711

Machias Office:
208 Main Street, Suite 1, Machias, ME 04654
Tel. 255-8656
Fax: 255-8657, TTY users call Maine Relay 711

Portland Office:
88 Federal Street, P.O. Box 547
Portland, ME 04112
Tel: 774-8211
Fax: 828-2300, TTY users call Maine Relay 711

Presque Isle Office:
373 Main Street. Presque Isle, ME 04769
Tel: 764-4349
Fax: 764-2455, TTY users call Maine Relay 711

Taxes

The Maine Revenue Service (MRS) MRS offers a Property Tax Refund and Rent Refund Program to qualified homeowners or renters of any age who live in Maine. MRS also offers the Maine Homestead Exemption Program that allows qualified Maine homeowners to eliminate taxes on the first $13,000 of value of their houses.

You can get more information about these programs and applications by visiting the Maine Revenue Services website at:
www.Maine.gov/revenue/propertytax/sidebar/exemptions.htm or for more information call 287-2076 from 8 a.m. to 5 p.m. weekdays. Their address is:

Maine Revenue Services
24 State House Station
Augusta, ME 04333-0024
www.maine.gov/revenue

- The IRS has prepared information about the "Tax Impact of Job Loss."
- The IRS offers assistance with income tax preparation during the income tax filing season. Check with your local IRS office for dates and times of assistance.

Other Points of Access and Resources

Libraries and CareerCenters - for computer-aided job search, online research and résumé development, there are a number of websites that may be helpful.
www.maine.gov/msl

Displaced workers can begin a job search or investigate retraining through CareerCenters operated by MDOL and its education and training partners and by researching the following online websites:

Maine's Job Bank:
www.mainecareercenter.com
MyJobWave
www.MyJobWave.com
Jobs in ME.com:
www.jobsinme.com
Maine Government jobs:
www.maine.gov/bhr (click on "State Jobs"
Occupational Outlook Handbook:
www.bls.gov/oco/home.htm
(exploration tool covering the jobs held by 90% of America's workforce)
Occupational Outlook Quarterly:
www.bls.gov/opub/ooq/ooqhome.htm (periodical containing practical information on jobs and careers)

Maine Department of Labor
Bureau of Unemployment Compensation

Bureau of Financial Institutions (Banking)
Tel: 624-8570, 1-800-965-5235
www.Maine.gov/pfr/bkg/bkg_consumer.htm

Disability Rights Center of Maine
1-800-452-1948 (voice and TTY), 626-2774
www.drcme.org

Maine Employee Rights Guide

The purpose of this guide is to explain the basic laws regarding employment. Some employment laws are federal and others are state.

The Maine Department of Labor can help clarify many aspects of employee rights and can help you find other resources as well.

In addition to employee rights, the Department of Labor can help you with job seeking, career counseling, job safety, training, and many other issues that affect one's work life. Some of these services are available through our statewide network of CareerCenters. For the location nearest you, call 1-888-457-8883, TTY users call Maine Relay 711, or visit www.maine.gov/labor.

For more information on the topics in this guide, contact the agencies listed or 623-7900, TTY users call Maine Relay 711, or e-mail: webmaster.bls@maine.gov.

Breaks

In a business with three (3) or more employees working at one time, employees have the right to take a 30-minute break after six (6) hours of work unless each employee has agreed in writing to either work through break with pay or take several shorter breaks.

Nursing mothers must be provided with unpaid break time or be permitted to use their paid break or meal time to express milk. The employer must make reasonable efforts to provide a clean room or location, other than a bathroom, where the milk can be expressed.

Frequently Asked Questions:

1. "Does my employer have the right to say I can't leave the building during my break?"
   Yes.
2. "Does my employer have to pay me for the 30-minute break?"
   No.

Child Labor

Maine youth employment laws cover when, where and how young people under 18 years old may work. Federal laws may differ. *A Guide to Maine Laws Governing the Employment of Minors* has more information about youth employment laws. Available from Maine Department of Labor (See page 32).

Work Permit

Teenagers under 16 years old need a work permit in order to be employed (except in domestic or farm work), even if they work for their parents.

To apply for a permit, the youth must bring proof of age and a job offer to the school superintendent's office. The Maine Department of Labor must approve and issue the permit before the youth can begin work.

Work Hours for Teens*

16- and 17-Year-Olds
(enrolled in school, including home-schooled)
Work hours (may work)

- After 7 A.M. on a school day
- After 5 A.M. on a nonschool day
- Until 10:15 P.M. on a day before a school day
- Until midnight if no school the next day
- Minors under 17 may NOT work during school hours

Maximum hours (may work)

- 6 hours on a school day; 8 hours on the last school day of the week*
- 10 hours a day on weekends, holidays, vacations, teacher workshops
- 24 hours a week in any week with 3 or more school days
- 50 hours a week each week there are less than 3 scheduled school days or during first and last week of school year
- May NOT work more than 6 days in a row

Minors Under 16 Years Old
(approved work permit required)
Work hours (may work)

- Between 7 A.M. and 7 P.M. during school year
- Between 7 A.M. and 9 P.M. during summer vacation only
- May NOT work during school hours

Maximum hours (may work)

- 3 hours on school days, including Fridays
- 8 hours on days with no school (weekends, holidays, vacations, storm days, etc.)
- 18 hours in any week with one or more school days
- 40 hours in a week with no school
- May NOT work more than 6 days in a row

**There are some exceptions for co-op (work-study) students and students with an alternative educational plan with a work component.*

Prohibited Work

In Maine, no worker under 18 (in most instances) may:

- Drive a motor vehicle on public roads as part of the job.
- Use powered equipment like a circular saw, hoist, box crusher, meat slicer, paper-products machine, or woodworking machine.

- Work in excavation, wrecking, demolition, manufacturing and storing explosives, or roofing.
- Work alone in a cash-based business.
- Work in confined spaces.
- Work at heights.

In addition to the above, no one under 16 years old may:

- Bake or cook on the job (in most instances).
- Work in dry cleaners, commercial laundries, or bakeries (except in sales or office work).
- Perform warehouse or manufacturing work.
- Work in freezers or meat coolers.
- Work in most jobs at hotels, motels, and commercial places of amusement.
- Load or unload a truck, railroad car or conveyor.
- Work at any hazardous occupation.
- Work without a work permit.
- Operate power equipment including lawn mowers and cutting machines.
- Operate any motorized vehicle, including golf carts.

These are partial lists. For more information, contact the Maine Department of Labor, Wage and Hour Division (207-623-7900, TTY users call Maine Relay 711, or the U.S. Wage and Hour Office in New Hampshire (603-666-7716).

Closing or Relocating Workplaces (WARN)

If your company plans to close or move and has 100 or more workers, your employer must give you at least 60 days notice. (The Workers Adjustment and Retraining Notification Act, "WARN," 29 U.S.C. § 2101)

Severance Pay

If a business with 100 or more employees closes, relocates more than 100 miles away or has a mass layoff, the business must notify the Department of Labor or employees in advance. In many instances, employees who have worked at that business for three or more years must get severance pay. If the employee has to sue to get severance pay, the employee may get the legal costs back. (26 M.R.S.A. § 625-B)

Collective Bargaining (Unions)

Employees have a right to form or join unions.

The National Labor Relations Act gives workers in private companies the right to form unions and to bargain with employers.

The Maine Labor Relations Board regulates union activities in most public workplaces and some farming workplaces.

The Maine Strikebreaker law (26 M.R.S.A. § 851-856) stops employers from hiring strikebreakers during a labor dispute.

For more information, call:

Maine Labor Relations Board
90 State House Station
Augusta, ME 04333
(207-287-2015)
(TTY users call Maine Relay 711)
www.maine.gov/mlrb

National Labor Relations Board
Thomas P. O'Neill Jr., Fed Bldg.
10 Causeway St., Room 601
Boston, MA 02222-1072
(617-565-6700)
(TTY 617-565-6470)
www.nlrb.gov

Discrimination and Harassment

Unlawful Discrimination

Employers must not discriminate against workers because of race, religion, color, sex, age, national origin, mental or physical disability, sexual orientation, or whistleblower status.

It is not legal for a person to be treated as unequal because he or she is in one of these groups.

Everyone has a right to work in a place where there is no discrimination.

Disabilities

The federal Americans with Disabilities Act (42 U.S.C. § 12101) and the Maine Human Rights Act (5 M.R.S.A. §§ 4551-4660-A) protect workers who have disabilities. Employers may not discriminate against workers with disabilities in hiring or firing and must make reasonable accommodations for such workers.

Sexual Harassment

Sexual harassment on the job is against the law.

You have the right to work in a place free of sexual harassment.

No one can make you put up with sexual comment or physical contact to keep a job.

Laws that apply in your workplace are posted there. Take a look at the posters in your workplace so you will know where to find information if you need it. See page 29 for a list of those posters.

Here are some examples of sexual harassment:

- unwelcome sexual advances.
- unwanted hugs, touching or kisses.
- suggestive or obscene remarks.
- requests for sexual favors.

For more information, call the Maine Human Rights Commission (207-624-6290, TTY users call Maine Relay 711). Website: www.maine.gov/mhrc

Domestic Violence

Employment Leave for Victims of Domestic Violence

An employee who is a victim of domestic violence must be allowed time off from work with or without pay to prepare for and attend court proceedings; receive medical treatment; or obtain necessary services to remedy a crisis caused by domestic violence, sexual assault or stalking. The employee must request the time off. Leave must also be allowed if the employee's child, parent or spouse is the victim.

Drug Testing

You can be asked to take a drug test if Federal law requires it or if the company has a drug policy approved by the Maine Department of Labor.

Under the law, an employer can use a positive test result to:

- refuse to hire someone.
- fire an employee (in some instances).
- discipline an employee (in some instances).
- change an employee's work (in some instances).

Those who apply for jobs may be tested only if they are offered work or are placed on a waiting list for a job. Employers who test under the law must give those tested a copy of the policy prior to the test.

Frequently Asked Questions:

1. "Can I say no to a drug test?"
   Yes, but if you do so, your employer may have the right to legally fire you or to refuse to hire you.
2. "I tested positive, but I don't agree with these results. What can I do?"
   Your employer must tell you how you can appeal the result.
3. "Can I be fired for a positive drug test result?"
   An employer may not fire an employee the first time he or she tests positive, but may do so if he or she tests positive more than once. Employers must offer employees who test positive six the first time, (6) months of rehabilitation. Employees can be fired if they refuse rehabilitation.
4. "My employer uses breathalyser testing for alcohol. Can they do that?"
   Yes. Employers may test in this way whenever they wish.

Family Medical Leave

Employers with 15 or more workers and all public agencies must give up to 10 weeks of unpaid but job-protected leave, if:

- a worker or the worker's child, parent, spouse, domestic partner, domestic partner's child, or worker's sibling has a serious condition.
- a child is born to the worker or domestic partner.
- a child of 16 or less is placed for adoption with the worker or domestic partner.
- the worker is donating an organ for a human organ transplant.
- the worker's spouse, domestic partner, parent or child, or sibling who is a member of the state military forces or U.S. Armed Forces dies or incurs a serious health condition while on active duty.

To get this leave, the employee must have worked for the company for at least 12 months in a row.

The employee must be allowed to come back to the same job, or one like it, after the leave.

The federal Family and Medical Leave Act (29 U.S.C. § 2601) provides up to 12 weeks of unpaid but job-protected leave to employees of public agencies as well as private employers who have 50 or more workers within 75 miles. To qualify, you must have worked for your employer at least 1,250 hours in the previous year.

Family Sick Leave

If an employer's policy offers paid leave (sick, vacation, personal), the employee must be allowed to use up to 40 hours in a 12-month period to care for an ill child, spouse or parent.

For more information, call Maine Department of Labor, Wage and Hour Division (207-623-7900, (TTY users call Maine Relay 711), or U.S. Department of Labor, Wage and Hour Division (603) 666-7716. www.dol.gov/whd

Hiring and Firing

Hiring

You cannot be denied a job or fired from a job because of:

- race
- gender
- age
- ancestry
- religion
- place of birth
- skin color
- disability
- sexual orientation

Ending Employment

If you are fired, you can write your employer a certified letter asking why, and your employer must tell you in writing why you were fired within 15 days.

Your employer may not fire you because:

- of illegal discrimination.
- you refused to do an unsafe job.
- you reported an unsafe condition.
- you were called for jury duty.
- your wages were garnished.
- you filed a workers' compensation claim.

Frequently Asked Questions:

1. "Can I be fired without a good reason?"
   Yes. An employer can fire an employee without notice or cause as long as you are not discriminated against. There may be a union agreement that says you can only be fired for certain reasons. In that case, the contract rule must be followed.
2. "What if my employer discriminated against me when I was fired?"
   This is against the law if it is considered discrimination under human rights law. If you think there was discrimination, call the Maine Human Rights Commission (207-624-6290, TTY users call Maine Relay 711), www.maine.gov/whrc.

3. "When does my employer have to pay my last wages after I get done?"
   Your employer must pay your wages plus any vacation pay due in accordance with company policy by the next regular pay day after your job ends (not more than two (2) weeks). You must go in person and request your pay on or after the regular pay date. If your employer will not pay, you can file a complaint with the Maine Department of Labor, Wage and Hour Division (207-623-7900, TTY users call Maine Relay 711).
4. "How do I know if I have the right to severance pay?"
   You sometimes have a right to severance pay if the company has had a mass layoff, has closed or has relocated 100 miles or more away if the company employed 100 or more people during the year. Severance pay is not due in an individual termination.

If a dispute occurs and legal action is needed, you can get free advice from a mediator who can help you find answers that both you and your employer can live with. Call the Maine Association of Dispute Resolution Professionals for more information (1-877-265-9712). E-mail address: RBITR8TR@yahoo.com.

Overtime

Limits on Mandatory Overtime

An employer may not require an employee to work more than 80 hours of overtime in any consecutive two-week period. There are exceptions, such as emergency, essential services and salaried executive employees; agricultural workers and others.

A nurse who has worked 12 mandatory hours may not be disciplined for refusing to work additional hours and must be allowed at least 10 hours off following any such period. (There are exceptions to this law.)

Pension and Health Benefits

ERISA

Federal Law (ERISA at 29 U.S.C. § 1001) protects your benefit plans, including pension and health insurance. For more information, call U.S. Department of Labor, Employee Benefits and Security Administration (1-866-275-7922, TTY 1-877-889-5627).

COBRA

Federal law (COBRA at 29 U.S.C. § 1161(a)) also gives you the right to have your medical insurance continued for 18 months after your employment ends, at your expense.

For more information, call U.S. Department of Labor, Pension and Welfare Benefits Administration (617-565-9600), www.dol.gov/ebsa.

Personnel File

You have a right to review your entire personnel file, and the employer must provide you with a free copy once a year upon request. Upon termination, the employer must provide any additional information added since a copy of the entire file was provided in that calendar year.

Preference for Maine Workers and Contractors

State law (26 M.R.S.A. § 1301-1315) gives preference to Maine workers and contractors on state-funded construction jobs over $10,000. It also sets a prevailing minimum wage rate for construction projects for these jobs.

Required Posters

Employers must display certain posters in the workplace where workers can see them.

"Business Answers" can send you the following posters free of charge. Call 1-800-872-3838 or 207-624-9818 (in-state), 1-800-541-5872 (out-of-state), TTY users call Maine Relay 711. For more information about individual posters, call the agencies listed.

State of Maine Required Posters

Minimum Wage	Maine Dept. of Labor 207-623-7900, TTY users call Maine Relay 711
Whistleblowers Protection Act	Maine Dept. of Labor 207-623-7900, TTY users call Maine Relay 711
Workers' Compensation	Maine Workers' Compensation Commission 207-287-3751, TTY users call Maine Relay 711
Video Display Terminal Law (where employees use computers 4 or more hours a day)	Maine Dept. of Labor 207-623-7900, TTY users call Maine Relay 711
Notice Relative to the Regulation of Employment	Maine Dept. of Labor 207-623-7900, TTY users call Maine Relay 711
Child Labor Law	Maine Dept. of Labor 207-623-7900, TTY users call Maine Relay 711
Occupational Safety and Health Regulations (for public places of employment only)	Maine Dept. of Labor 207-623-7900, TTY users call Maine Relay 711
Sexual Harassment	Maine Human Rights Commission, 207-624-6290, TTY users call Maine Relay 711

Federal Government Required Posters

Equal Employment Opportunity is the Law	U.S. Equal Opportunity Commission 1-800-669-3362, TTY 1-800-800-3302
Fair Labor Standards Act-Federal MinimumWage	U.S. Department of Labor, Wage and Hour Division 603-666-7716
Employee Polygraph Protection Act	U.S. Department of Labor, Wage and Hour Division 603-666-7716
Family and Medical Leave Act (for employers with 50 or more employees)	U.S. Department of Labor, Wage and Hour Division 603-666-7716
You Have a Right to a Safe and Healthful Workplace (for private businesses)	U.S. Department of Labor, OSHA, 207-941-8177 or 207-626-9160

The Unemployment Poster (Full and Part-Time Workers, Me. I-1) is required for employers who must pay unemployment tax, and can be ordered from the Maine Department of Labor, Bureau of Unemployment Compensation, by calling (207) 621-5120 or downloaded from our website at **www.file4.ui.com** and then, under Information & Resources, click on Publications and Forms. Select Unemployment Poster (Me. I-1 from the list of publications provided.

Safety and Health

- Everyone wants a safe and healthy place to work.
- Employers must make workplaces safe.
- Workers must follow health and safety rules.

The Federal Occupational Safety and Health Administration (OSHA) looks out for health and safety in private workplaces.

The Maine Department of Labor checks public workplaces.

If you work on a computer four or more hours a day, a law requires that you have special training to help you operate your equipment safely. www.osha.gov or call 626-9160

Frequently Asked Questions:

1. "Can I say 'No' to a job I think is unsafe?"
   If you think the job could cause death or serious injury, you can refuse. You must tell your employer of the danger and ask that it be fixed.
2. "What do I do if my employer does not fix the hazard?"
   If your employer does not act to fix the problem, report your concern to OSHA (for private companies) or the Maine Department of Labor (for public work sites).
3. "What does Right to Know mean?"
   You have a right to know if chemicals or other things that can cause harm are in the workplace. Your employer must tell you about these things and train you in their safe use.

The Maine Department of Labor has free safety and health information and training through the SafetyWorks! program (1-877-SAFE-345, 1-877-723-3345), TTY users call Maine Relay 711 or 623-7923.

Smoking

Maine's Workplace Smoking Law requires:

- That all enclosed areas of business facilities in Maine where employees perform work and for which the employer is responsible are smoke-free.
- Every employer must establish a written smoking policy that complies with current state law.
- Employers must post this policy and provide a copy of the policy to any employee who requests it.
- Employers may ONLY allow smoking outdoors, at least 20 ft. from entryways, windows, vents and doorways, and not in any location that allows smoke to circulate back into the building.

  Maine Department of Health and Human Services
  Partnership for a Tobacco-Free Maine
  www.tobaccofreemaine.org or call 287-4627

Wages

- The minimum wage is $7.50 per hour. (Please check web site at www.maine.gov/labor for current wage rate information.)
- Maine does not have a training wage or student wage below the minimum.
- Tipped employees must be paid at least one-half minimum wage. If this rate plus tips for the week does not average the minimum wage, the employer must pay the difference.
- Employees receive overtime pay of 1½ times their hourly rate after 40 hours of work per week. This applies to most employees. A poster stating these rules must be shown in the workplace.
- Executive, administrative or professional employees are exempt from minimum wage and overtime. They must be paid a minimum weekly salary of $455.00.
- Employers must pay wages in full to employees on an established day or date at regular intervals not to exceed 16 days.
- Employees must be paid for the work performed. Employees who leave a job must be paid in full within a reasonable time.
- Employers cannot deduct from an employee's pay for things such as broken merchandise or bills not paid by customers.
- Employers may not discriminate on the basis of gender by paying a rate less than the rate paid an employee of the opposite sex for comparable work.
- Employers may not discriminate against an employee for inquiring about, disclosing, comparing or otherwise discussing the employee's wages with others.
- Most of the wage laws do not apply to agriculture.
- Employees must be notified of a decrease in hourly wages or salary at least one day prior to the change.

Frequently Asked Questions:

1. "If a holiday occurs on a work day, does my employer have to pay overtime for working the holiday?"
   No. An employer does not have to pay overtime for less than 40 hours a week worked.
2. "My employer changed my regular schedule and now says I have to work overtime. I wasn't told this when I was hired. Is this legal?"
   Yes. Employers have the right to change work schedules. They can require you to work overtime, but not in excess of 80 hours of actual overtime in any two-week period.
3. "Does my employer have to pay benefits like sick time, vacation or holidays?"
   No. Paid benefits are extras. They are not required by law.

Whistleblowers Protection Act

It is against the law (26 M.R.S.A. §§ 831-840) for an employer to fire or threaten you because:

- you reported a law violation;
- you reported a risk to health and safety;
- you would not do something that was a danger to your life or to someone else's;
- you are part of a government investigation; or
- you are a healthcare worker and you reported a medical error.

You are protected by this law ONLY if you tell your supervisor about what you think is wrong. You must allow enough time for your supervisor to correct the problem unless you have a good reason to think that he or she will not fix it.

A poster about this must be at your workplace.

Frequently Asked Questions:

1. "Can I be fired if I report a workplace problem or violation?"
   It is against the law to fire someone for reporting a workplace problem or violation.
2. "If I lose my job for what looks like discrimination, what should I do?".
   File a complaint with the Maine Human Rights Commission within six (6) months of the end of your employment.

For more information, call Maine Human Rights Commission (207-624-6290, TTY users call Maine Relay 711).

Workers' Compensation

This is insurance paid for by the employer. It gives benefits to employees who get hurt on the job.

Most public and private employers have this insurance for their workers. You must follow the rules to get the benefits.

Check the poster which must be at the workplace for more information.

Frequently Asked Questions:

1. "If I get hurt at work, what should I do?"
   Tell your supervisor or a manager as soon as you can.
2. "What should my employer do?"
   Your employer must fill out a "first report" of the injury within seven (7) days. You should get a copy. If you lost a day at work, your employer will notify the Workers' Compensation Board. If your employer does not do this, call a regional Workers' Compensation Board office. Ask to speak to a Troubleshooter.
3. "What if my employer won't pay my claim?"
   If this happens, your employer will file a Notice of Controversy (NOC). This will say why the employer does not want to pay your claim.
   If your employer files a NOC, a Troubleshooter will call you to hear your side. If you know about the NOC and a Troubleshooter has not called you within two (2) weeks, call a regional Workers' Compensation Board office and ask to speak to a Troubleshooter.

Workers' Compensation office telephone numbers:

Augusta	207-287-2308 or 1-800-400-6854 TTY users call Maine Relay 711
Bangor	207-941-4550 or 1-800-400-6856
Caribou	207-498-6428 or 1-800-400-6855
Lewiston	207-753-7700 or 1-800-400-6857
Portland	207-822-0840 or 1-800-400-6858

Maine Workers' Compensation Board
27 State House Station Augusta, ME 04333-0027
207-287-375, Fax: 287-7198
TTY users call Maine Relay 711
www.maine.gov/wcb/

Resources

State Government Agencies

Maine Department of Labor
Bureau of Labor Standards
45 State House Station, Augusta, ME 04333-0045
207-623-7900
TTY users call Maine Relay 711
www.Maine.gov/labor/
e-mail: webmaster.bls@Maine.gov

Maine Human Rights Commission
51 State House Station, Augusta, ME 04333-0051
207-624-6290, Fax: 624-6063
TTY users call Maine Relay 711
www.Maine.gov/mhrc

Maine Department of Health and Human Services
Partnership for a Tobacco-Free Maine
11 State House Station, Augusta, ME 04333-0011
207-287-4627, Fax: 287-4636
TTY users call Maine Relay 711
www.tobaccofreemaine.org

Maine Labor Relations Board
90 State House Station, Augusta, ME 04333-0090
207-287-2015
TTY users call Maine Relay 711
www.Maine.gov/mlrb

Federal Government Agencies

National Labor Relations Board
Thomas P. O'Neill, Jr., Federal Building
10 Causeway Street, Rm 601, Boston, MA 02222-1072
617-565-6700
TTY: 1-866-315-6572
www.nlrb.gov

U.S. Department of Labor
Wage and Hour Division
603-666-7716
www.dol.gov/whd

Occupational Safety and Health Administration (OSHA)
District Office 207-941-8177

Area Office
40 Western Avenue, Suite G26, Augusta, ME 04330
207-626-9160
www.osha.gov

Employee Benefits and Security Administration
617-565-9600
www.dol.gov/ebsa

Full Service CareerCenters

Augusta
21 Enterprise Drive, Suite 2
109 State House Station
Augusta, ME 04333
Tel: 624-5120 or 1-800-760-1573 Fax: 287-6236
TTY users call Maine Relay 711

Bangor
45 Oak Street, Suite 3
Bangor, ME 04401-6667
Tel: 561-4050 or 1-888-828-0568 Fax: 561-4066
TTY users call Maine Relay 711

Brunswick
275 Bath Road, Suite 3
Brunswick, ME 04011
Tel: 373-4000 or 1-888-836-3355 Fax: 373-4004
TTY users call Maine Relay 711

Calais
One College Drive, P.O. Box 415
Calais, ME 04619-0415
Tel: 454-7551 or 1-800-543-0303 Fax: 454-0349
TTY users call Maine Relay 711

Lewiston
5 Mollison Way
Lewiston, ME 04240-5805
Tel: 753-9000 or 1-800-741-2991 Fax: 783-5301
TTY users call Maine Relay 711

Machias
15 Prescott Drive, Suite 1
Machias, ME 04654-9752
Tel: 255-1900 or 1-800-292-8929 Fax: 255-4778
TTY users call Maine Relay 711

Portland
185 Lancaster Street
Portland, ME 04101-2453
Tel: 771-5627 or 1-877-594-5627 Fax: 822-0221
TTY users call Maine Relay 711

Presque Isle
66 Spruce Street, Suite 1
Presque Isle, ME 04769-3222
Tel: 760-6300 or 1-800-635-0357 Fax: 760-6350
TTY users call Maine Relay 711

Rockland
91 Camden Street, Suite 201
Rockland, ME 04841-2421
Tel: 596-2600 or 1-877-421-7916 Fax: 594-1428
TTY users call Maine Relay 711

Skowhegan
98 North Avenue
Skowhegan, ME 04976-1923
Tel: 474-4950 or 1-800-760-1572 Fax: 474-4914
TTY users call Maine Relay 711

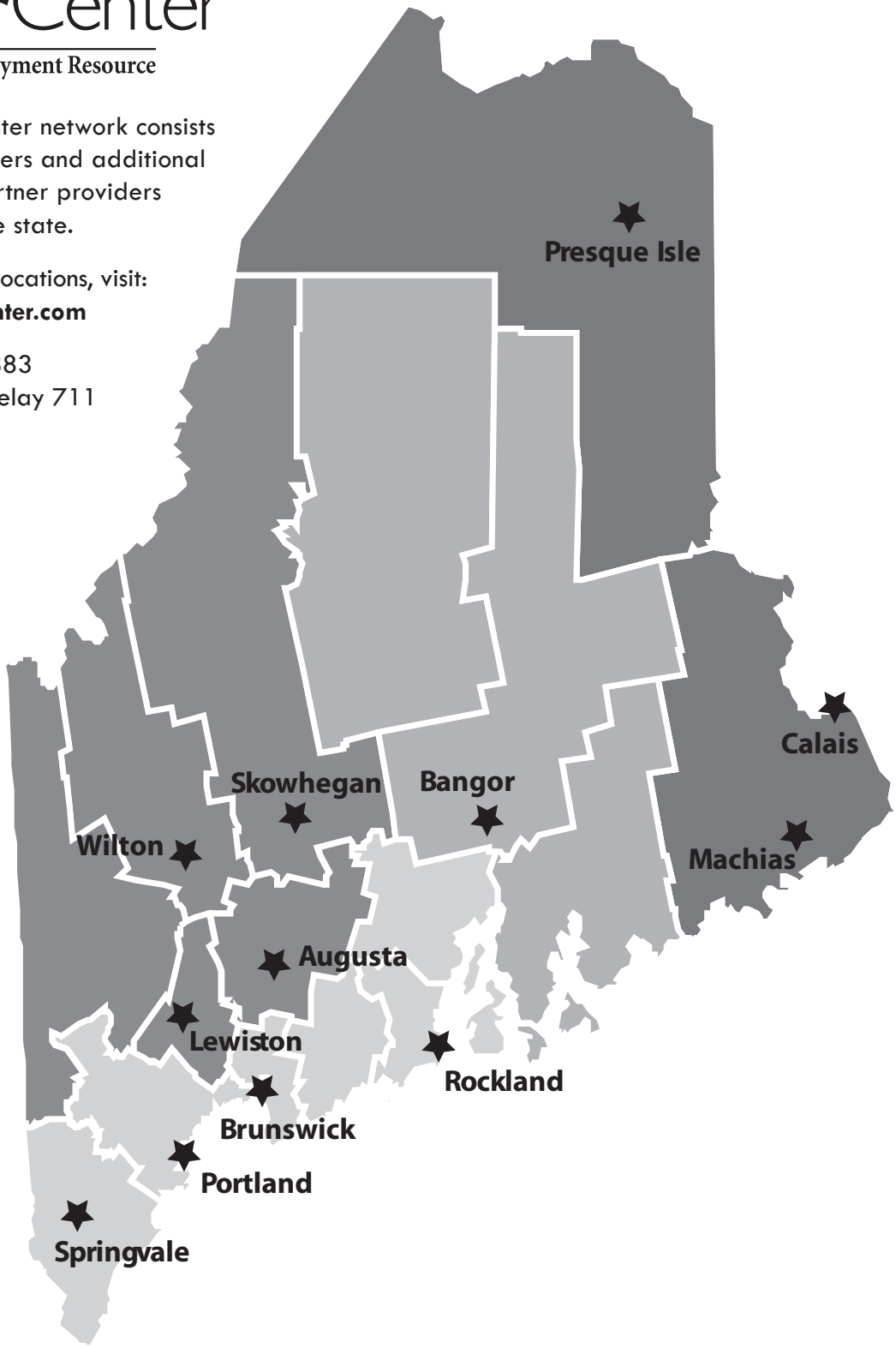
Springvale
9 Bodwell Court
Springvale, ME 04083-1801
Tel: 324-5460 or 1-800-343-0151 Fax: 324-7069
TTY users call Maine Relay 711

Wilton
865 US Route 2E
Wilton, ME 04294-6649
Tel: 645-5800 or 1-800-982-4311 Fax: 645-2093
TTY users call Maine Relay 711

CareerCenter

The Maine Employment Resource

The Maine CareerCenter network consists of 12 full-service centers and additional service points and partner providers located throughout the state.

For a complete list of locations, visit:
www.mainecareercenter.com

Or call 1-888-457-8883
TTY users call Maine Relay 711