

GRUNDY COUNTY

Employee Assistance Request

Over the coming weeks, you will need to make some decisions regarding future employment, life and health insurance benefits and how to maximize various retirement benefits, while minimizing current taxation.

You may also want to be aware of and take advantage of numerous benefits that may be available to you, including unemployment compensation, financial assistance, counseling, child care and health and human services.

The Grundy County Chamber of Commerce, the Grundy Economic Development Council, and Grundy Workforce Services, with the assistance of local professionals, want to help.

We appreciate the contributions you have made as a vital member of our community. In return, we would like to provide you with the assistance needed during this time of transition.

Please take a moment to check whatever services may interest you, then return this form with your name and contact information to:

Employee Assistance Team
Grundy County Chamber of Commerce & Industry
909 Liberty Street
Morris, IL 60450
815-942-0113
[.grundychamber.](http://grundychamber.com)

Name: _____

Phone: _____

Address: _____

Best time to reach me: _____

I would like to learn more, or may need help with the following:

Employment

- Interview Skills.** Can you offer guidance on how to have a good interview?
- Job Search.** Who is hiring and where should I look?
- Resume.** I need to update or create a resume.
- Training.** I'm interested in learning a skill for a new career.
- Education.** How do I complete my GED?
- Education.** Can I get assistance if I go back to school?

Insurance & Services

- Child Care.** Can someone take care of my children while I attend interviews?
- Counseling.** Is there someone I can talk to about what I'm experiencing?
- Health Care.** Are there low cost or free providers for my family?
- Health Insurance.** Are my benefits changing? How do I sign up for COBRA?
- Life Insurance.** Can I convert my company group plan? Should I convert?

Retirement Accounts

- Pension Benefits.** Can I draw pension benefits before turning 59 ½?
- Retirement Plans.** What if I need all this money now? How should I proceed?
- Retirement Plans.** What if I need some of this money now?
- Retirement Plans.** What if I don't locate employment and need some money?
- Retirement Plans.** How should I roll over my 401(k) or pension benefits?

Finance

- Financial Assistance.** I need to apply for unemployment compensation.
- Financial Assistance.** I need temporary help with my electric and gas bills.
- Financial Assistance.** I may or do need temporary help feeding my family.
- Financial Assistance.** I need temporary help in paying my mortgage.

OTHER: _____



Por favor escoja aquí si usted prefiere un voluntario que hable español para ayudarle.

BANKING

Employee Assistance Information

Information Checklist

- Stop automated payments that are set up to be deducted from checking/savings accounts.
- Set up direct deposit for unemployment checks.
- Sign up for on-line bill pay at your bank. This allows you to initiate your payments when you have the funds and monitor your accounts daily.
- Notify your bank now to inform them of job loss, address concerns about the future house/car/loan payments being timely.
- Talk to your bank about refinance options, rates are low.
- Ask your bank for advice on how to invest your 401k or retirement benefits.
- Contact the Bank immediately if your account becomes overdrawn.
- Talk to your Bank about switching your account to a low/no maintenance fee account.

The key is communication. Banks are willing to work with you if they know what to expect. They can give options and advice if they are aware of the situation.

Employee Assistance Program Banking Team Contact Information

Jim Zackavec	First Midwest Bank	jim.zackavec@firstmidwest.com	815-941-2190
Deanne Conterio	Citizen's First National Bank	deanne.conterio@citizens1st.com	815-467-4474
Quint Harmon	First National Bank	qharmon@firstottawa.com	815-725-8100
Vicky Davis	Grundy Bank	vdavis@grundybank.com	815-942-0130
Jill Behning	Twin Oaks Savings Bank	jbehning@twinoakssavings.com	815-941-0004

INSURANCE

Employee Assistance Information

If you were involuntarily terminated and are in need of health insurance for you and your family, here are your options:

- **COBRA Insurance through your former employer:** COBRA (and State Continuation Coverage for smaller employers) allows an employee that has been involuntarily terminated to go back to their former employer to purchase the same or similar coverage for a period of up to 18 months (36 months if you have a disability). Currently, terminated employees are eligible for a 65% subsidy to assist in purchasing this insurance through their former employer for the first 9 months. Employers are required to notify you within 30 days if you are eligible for COBRA and if you are eligible for the subsidy. You must contact your former employer (or their COBRA Administrator) to purchase this coverage
- **Individual Health Insurance:** Any individual or family may purchase individual health insurance from an insurance company offering coverage in their state. There are a wide range of options available at varying price levels. Individual health insurance is subject to underwriting, where an individual can be denied coverage or have specific conditions excluded from the policy. This coverage can be purchased online or through your local insurance agent.
- **Temporary Individual Health Insurance Policy:** Temporary health policies are purchased for a specific period of time, usually 3-12 months, and have a limited underwriting when applying for coverage. There are usually limited benefits (no prescription drug card or office visit co-pay) and pre-existing conditions are not covered under these policies. This coverage can be purchased online or through your local insurance agent.
- **Health Insurance through your Spouse or family member:** If your spouse has access to benefits through their job, losing your coverage is considered a “qualifying event” and you are immediately eligible to join your family member’s group health plan. You will need to talk with the Insurance Administrator at your family member’s work to get this coverage.
- **Health Insurance through the State of Illinois CHIP Program:** The state of Illinois offers anyone that is not eligible for coverage through their job and cannot get individual health insurance the opportunity to purchase coverage through the state’s guarantee-issue program known as CHIP. You can learn about this program and apply at: <http://www.chip.state.il.us/>
- **Medicare:** If you are disabled or over the age of 65, you may be eligible for Medicare. Go to www.medicare.gov and click on “Am I Eligible” to determine your status.
- **Medicaid:** Low-income families and those with infant children, pregnancy, and other circumstances, may qualify for Assistance through the **AllKids**, **FamilyCare**, or other federally-funded programs administered through the Illinois Department of Health and Family Services. You can learn more about their programs at: <http://www.dhs.state.il.us/page.aspx?item=27894>, or by visiting the Grundy County Health Department, 1320 Union St., Morris, IL 60450. Phone: (815)941-3400, E-mail: gchdil@grundyhealth.com.

Other benefits, such as life, dental, disability insurance may be converted to an individual policy. If this is an option with your current program, you will receive information directly from the insurance company offering the extension of coverage and the associated costs.

Employee Assistance Team Insurance Agent Contact Information

John Adler

john_adler@us.aflac.com

Aflac

Deb Baker

dbaker@rothjorstadins.com

Roth Jorstad Insurance

Cassie Ferrari

cf@useiic.com

Illinois Insurance Consultants

Derek Wright

dwright@northerins.com

Northern Insurance Group

RETIREMENT ACCOUNTS & INVESTMENTS

Employee Assistance Information

- Something you should know before you take a distribution from your 401(k):
 - Your plan provider is required to withhold 20% of the total gross distribution
 - You have 60 days to “roll” the entire distribution into a qualified plan
 - The 20% withheld by your provider is taxable and subject to penalties unless you rollover the entire “gross” distribution
 - You can avoid the mandatory 20% withholding if you transfer your 401(k) assets directly into an IRA

- What if I want to access all or part of this money now for living expenses?

- Can my 401(k) funds be split into more than one IRA?

- Can I still contribute to this 401(k)?

- What options are available for my pension funds?

Employee Assistance Team Investment Consultant Contact Information

Ariel Bjelland
Terri Gilmoure
Tammy Johnson

abjelland@metlife.com
terri.gilmoure@countryfinancial.com
tammy.johnson@edwardjones.com

Met Life
Country Financial
Edward Jones

GRUNDY COUNTY

Employee Assistance Information

SOCIAL SERVICES



**United Way
of Grundy County**

1802 N. Division Street
Suite 500
Morris, IL 60450
815-942-4430
815-942-1125-Fax

uwgc@unitedwayofgrundycountry.com
www.unitedwayofgrundycountry.com

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United Way of Grundy County supports 27 partner agencies, all of whom provide services for residents of Grundy County. For a complete list of our agencies and their links, visit

www.unitedwayofgrundycountry.com

Please use our office as a resource if you have any questions about available services, whom to call, how to take the first step. Some of the services provided by United Way agencies include:

Child Care

Child Care Resource and Referral (815.741.1163)

Counseling

Breaking Free (*substance abuse*) (630.897.1003)

Catholic Charities (815.723.3405)

Crisis Line (815.942.6611)

Family Counseling (815.485.6197)

Stepping Stones (*substance abuse*) (815.744.4555)

Legal Support

Prairie State Legal Services (815.434.5903)

Urgent and Basic Needs

Salvation Army (309.655.7220)

We Care of Grundy County (*food pantry, mortgage assistance*)
(815.942.6389)

Will-Grundy Medical Clinic (815.726.3377)

Additional human service agencies

Grundy County Health Department (815.941.3400)

Grundy County Housing Authority (815.942.6198)

Kendall-Grundy Community Action Services (*utilities assistance*)
(630.553.9100)

LIVE UNITED™



The Community Foundation of Grundy County announces a new way to learn about and access governmental and social services for all residents of Grundy County.

Find information on services by one of the following four methods...

- **815-941-HELP (4357)**
Get live, personal answers to your questions 24/7
- **Self-serve kiosks**
Don't have access to the internet? No problem — just visit one of our self-serve kiosks to search for services
- **Website**
Additional help via <http://www.815941Help.com>
Available 24/7
- **Referral cards**
Racks of the 24 “hot topics” of social services are located in a variety of locations around the county.



A Project of the Community Foundation of Grundy County

Locations of 941-Help Card Racks in Grundy County

Morris

We Care of Grundy County (food pantry)
Morris Public Library
Downtown Laundromat
First Presbyterian Church
Casey's General Store
JJC – Workforce Development Offices
Morris Hospital

Mazon

Park Street Congregational Church (food pantry)
Mazon Bank
Mazon Market

Diamond

Casey's General Store

Coal City

Berst Center
Methodist Church (food pantry)
Sparkle Laundromat
Coal City Library

Gardner

Gardner Laundromat
Church of Hope (food pantry)

Minooka

Minooka Bible Church (food pantry)
Minooka Public Library

Braceville

Casey's General Store

Locations of Touch Screen Computer Kiosks in Grundy County

Morris

Grundy County Courthouse
Grundy County Administration Bldg

Gardner

Gardner BP

WE CARE



*A Helping Hand,
Neighbor to Neighbor*

We Care of Grundy County, Inc.
520 W. Illinois Ave.
Morris, IL 60450

Phone: 815-942-6389
Fax: 815-942-4556
Web: wecareofgrundy.com

How Can We Care Help During Transition Period?

Food Pantry Services —

1. The We Care food pantry serves Morris residents. If you do not live in Morris, please call us to find the pantry closest to you. Our pantry is available from Mon.-Fri. from 9:00-11:15 and 1:30-4:00. No appointment is necessary. Our pantry is a client choice pantry, so you will be able to choose those foods from our shelves that your family can eat and enjoy.

2. The Northern Illinois Food Bank Mobile Food Pantry — Each family that comes receives an average of 50 lbs. of food, including approx. 5-10 lbs. of frozen meat. Other items include fresh bread, bakery produce, nonperishable food, personal hygiene and cleaning items. See schedule for upcoming dates.

Utility Assistance —

We Care can help with a one-time assistance of up to \$150 of a utility bill when you have a disconnect notice.

Prescription Assistance —

We Care can help with up to \$150 of prescription medications if you have no insurance coverage.

Rent/Mortgage Assistance —

Based on available funding, We Care can help with up to a full-month's rent or mortgage payment if you can prove you have the ability to pay the following month's rent or mortgage payment.

Referral Services —

If you need help of any kind, please call. Even if we can't help with your particular need, we may be able to point you in the direction of another organization that can.

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WE CARE



*A Helping Hand,
Neighbor to Neighbor*

We Care of Grundy County, Inc.
520 W. Illinois Ave.
Morris, IL 60450

Phone: 815-942-6389
Fax: 815-942-4556
Web: wecareofgrundy.com

We Care of Grundy County 2009 Mobile Food Pantry Schedule

Registration begins at 3:45. Distribution begins at 5:00.
Please bring a laundry basket to carry your items.

Date	Town	Location	Sponsor
Jan. 14	Morris	First Christian Church, 455 W. Southmor Rd.	First Christian Church
Feb. 11	Morris	First Christian Church, 455 W. Southmor Rd.	First Christian Church
March 11	Gardner	Gardner American Legion, 426 Industry Ave.	Senator Gary Dahl
April 8	Mazon	Park St. Congregational Church, 806 Park St.	First Presbyterian Church
May 13	Morris	First Christian Church, 455 W. Southmor Rd.	Morris Kiwanis
June 10	Coal City	Assumption Catholic Church, Berst Center, 180 S. Kankakee St.	Geo's Pizza
July 8	Gardner	Gardner American Legion, 426 Industry Ave.	Standard Bank
August 12	Mazon	Mazon State Bank, 606 Depot St	Mazon State Bank
September 9	Gardner	Gardner American Legion, 426 Industry Ave.	Gardner Lions
October 14	Mazon	Mazon State Bank, 606 Depot St.	Mazon State Bank
November 11	Coal City	Assumption Catholic Church, Berst Center, 180 S. Kankakee St.	New Community Christian Church
December 9	Morris	First Christian Church, 455 W. Southmor Rd.	First Christian Church

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GRUNDY COUNTY

Employee Assistance Information

WORKFORCE SERVICES

I Lost My Job - Now What Do I Do?

Step One: **Apply for Unemployment**

Typically, if you have been terminated through no fault of your own, you will be eligible to receive unemployment benefits.

- Apply online at www.ides.state.il.us
- Apply in person

Ottawa	Will	Kankakee
1550 First Avenue Ottawa, IL 61350 (815) 434-3111	250 N. Chicago Street Joliet, IL 60432 (815) 740-5101	255 N. Schuyler Avenue Kankakee, IL 60901 (815) 932-0035

Step Two: **Review Your Finances**

Figure out how long you can afford to be unemployed. Talk with a financial advisor and cut back as much as you can.

- Explore all options for healthcare coverage. Get free advice from insurance companies by contacting GWS for a referral.
- Evaluate all benefit plans, stocks, investments, etc. Schedule a free investment review by contacting GWS for a referral.

Step Three: **Determine If You Need Training**

Chances are you probably need training if you have been at the same place for a while. Employers are eager to see candidates with certifications and up-to-date learning. There are quite a few sources to help pay for continued education:

- Workforce Investment Act- FREE training opportunities if you have been:
 - Laid off
 - Terminated through no fault of your own
 - Spouse has been terminated
 - Considered low income

Call (815) 942-0566 for more information

- Free Application for Student Federal Aid- hosted by the U.S. Department of Education
 - www.fafsa.ed.gov
- Scholarships and other funding through school of interest

Step Four: **Job Search**

Finding employment is a full time job-make sure you are making the most of your time by using Grundy Workforce Services Center. They offer the following:

- Attending workshops to help develop a resume, improve interviewing skills, learn how to effectively job search
- Explore training interests and options by using assessment tools and related websites
- Have your resume reviewed
- Review the job board, where local employers post job opportunities
- Fax your resume and cover letters for FREE
- Use the computers in the resource room for job search and resume development

Step Five: **Keep Your Job**

Once you find a job, do what you can to show that employer that you add value to their company. Take a class to keep your skills fresh, make sure that you have a strong work ethic and are reliable.

Always keep your resume updated with new accomplishments, network with anyone you can just in case the unexpected happens.