

“HELP!

I’m

laid

off!”

*Everything you hoped
you would never need
to know about being
unemployed in the
world of animation*

*The Animation Guild and Affiliated
Optical Electronic and Graphic Arts,
Local 839 IATSE
1105 N. Hollywood Way
Burbank, CA 91505-2528
(818) 845-7500
www.animationguild.org
info@animationguild.org*

How do I file for unemployment insurance?

- ***You should file for unemployment insurance immediately! Don't put it off, even if you think you might be called back!***
Claims begin the Sunday prior to your filing date and cannot be pre-dated.
- Your initial claim with the Employment Development Department (*EDD*; see next page) should be filed over the phone (Monday-Friday from 8 am to 5 pm) or the Internet (<http://www.edd.ca.gov/Unemployment/>)
- Be ready to supply your full name, Social Security number, address, zip code, and home telephone; full name of your last employer, last day worked, and the reason you were given for layoff. Remember that if you were paid by a payroll company such as Entertainment Partners, they may be listed as your ex-employer; check with the studio if you aren't sure.
- To qualify, you must be available and able to work, and you must actively seek employment.
- Your weekly award will be based on your highest quarterly earnings. As of March 2013, the maximum benefit is \$450.00 per week for a twenty-six week claim. Contact EDD about Federal extensions.
- Remember that unemployment insurance is only available if you have been laid off, not if you quit or were fired for cause. If you were "let go" by an employer at the expiration of your personal service contract, this should qualify as a layoff provided that you were available after the PSC expired, and the employer indicated they were not offering further work.

Employment Development Department

www.edd.ca.gov

Toll-free, within CA: (800) 300-5616

Spanish: (800) 326-8937

Outside CA: (800) 250-3913

You can apply for unemployment benefits online or by phone - **online is far and away the easiest** - but to get questions answered you have to deal with the EDD phone system. Callers will get one of several voice recordings when they call the 800 number but only one will allow you to file a claim or to speak directly to an EDD rep about a specific problem.

- ◆ If the recording says, “**Thank you ...**” hang up.
- ◆ If the recording says “**Due to the number of callers ...**”, hang up.
- ◆ **Only if the prompt begins “Welcome ...” should you stay on the line.**

Once you hear this prompt, if you would like to apply for unemployment insurance, press **12117** and follow the prompts. If you would like to follow up on a claim you have already filed, press **1242** and stay on the line.

It will likely take you 10-15 minutes to get through using this method.

- **Any income you earn or receive must be reported.** Income earned from a previous employment period (such as back wages, dismissal pay, vacation pay, etc.), will not be deducted from your unemployment insurance benefits unless you fail to report it!

What is “honorable withdrawal” and how do I apply for it?

- As an honorably withdrawn member, you are still a member in good standing of the Animation Guild. You will receive *The Peg-Board* free of charge by mail, although you must renew your free subscription by requesting it once a year.
- As long as you are on honorable withdrawal, you will not be charged any dues or fees until and unless you go back to work at a Guild shop. You will not be required to reinstate or pay any fees as a prerequisite for being rehired.
- To qualify for honorable withdrawal, you must be paid up through the current quarter. You must pay by the tenth day of the quarter to avoid obligation for that quarter’s dues. If you are not paid up, contact the Guild office to make arrangements.
- If you return to work at a Guild shop within one year of withdrawal, upon reinstatement you will be charged the dues for the quarters on withdrawal. If you return after one year, you will be charged the IATSE per capita fees (\$50.00 per quarter as of 2015), plus a \$25.00 fee. In no event will you be charged another initiation fee. Honorable withdrawal will never cost more than keeping your account active.
- Generally speaking, the only membership benefits you lose by being on withdrawal are non-financial. You cannot vote in Guild elections; you cannot run for Guild office while on withdrawal or for at least one year

afterward. You may attend Guild meetings, where you have “voice but no vote”; that is, you may speak but you cannot make motions or vote.

- Requests for honorable withdrawal must be in writing, dated and signed. You can mail them to the Guild office, fax them to Lyn Mantta at (818) 843-0300, or email them to lyn@animationguild.org (be sure to include your name in the email).
-

What’s going to happen to my health and pension benefits?

- Contact the **Motion Picture Industry Health and Pension Plan** to determine the status of your health and pension benefits. (Call Monday-Friday between 9:30 am and 4 pm).
- If you were qualified for **health benefits** from employment at your previous Guild employer, they will not expire immediately upon layoff. If you had hours stored in your “bank of hours”, you may be able to extend your coverage for an additional six months.
- If you have at least five qualified years, your **pension** is “vested” and guaranteed under Federal law to be available at your age of retirement. Check with the MPIPHP to determine your pension vesting status.
- After your health coverage expires, you will could be eligible to continue your health insurance through **self-payment (“COBRA coverage”)**. *Contact the MPIPHP for COBRA information.*

**Motion Picture Industry
Pension and Health Plan**

<http://mpiphp.org>

Participant Services Hotline

1-855-ASK-4MPI

(1-855-275-4674)

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Providers and employers.....	call (818) 769-0007

Mailing address

Motion Picture Industry Pension and Health Plan
POB 1999
Studio City, CA 91614-0999

Office address

11365 Ventura Boulevard
(east of Tujunga), Studio City

ASHN (<i>chiropractic - PPO Only</i>)	(800) 678-9133
Delta Care USA (HMO Plan)	(800) 422-4234
Delta Dental PPO.....	(888) 335-8227
ExpressScripts (<i>prescriptions</i>)	(800) 987-5247
Health Net.....	(800) 522-0088
Health Net Seniority Plus.....	(800) 935-6565
Kaiser Permanente	(800) 464-4000
Kaiser Permanente Senior Advantage..	(800) 443-0815
MPTF Wellness Program	(800) 654-WELL (9355)
OptumHealth Behavioral Solutions (<i>mental health</i>).....	(888) 661-9141
Vision Service Plan (VSP).....	(800) 877-7195

- ◆ COBRA self-payment has the advantage of guaranteeing the same level of health coverage you get through the Guild plan, but at a higher rate than some of the options available under “Medical Resources” on pages 16-17.
- ◆ An insurance agent of our acquaintance pointed out that unless you or your dependents have health problems for which you need the breadth and scope of full Guild health coverage, you may prefer to purchase your own individual plan. Plans available through some of the resources on pages 15-17 can be purchased by the day, week or month.
- ◆ You are entitled to self-payment under COBRA for no more than eighteen months, in most cases, or until re-employed. However, under a law known as HIPAA, if and when your COBRA coverage expires insurance companies must offer you their most popular plans regardless of your health condition, no questions asked. As with COBRA benefits, however, the cost of HIPAA coverage can be steep.
- ◆ **The bottom line on health insurance:** If you cannot find work at an employer that offers health insurance, apply on the open market to see if you qualify for preferred rates. Failing that, apply for COBRA or an available Affordable Care Act plan until re-employed. After that, apply again for individual coverage.

How much dismissal pay will I get?

- Dismissal pay, sometimes called “severance pay”, is due to you under the Guild contract after a layoff from a Guild shop. The rules for dismissal pay vary from studio to studio; refer to the chart below and call the Guild office if you have questions.

Questions and answers about Dismissal Pay

	Standard contract	Disney (TSL/TTL), Sony Pictures Animation, WAG	Nickelodeon
How long after layoff is my dismissal pay due? (Waiting period)	One hundred and ten (110) days	Ninety (90) days	Ninety (90) days
Do I have to request it in writing?	No	Yes	Yes
Is the “base rate” capped at 150% of scale?	Yes	No	No
How much dismissal pay, calculated at the “base rate”, do I get for:			
3-6 months employment	1¼ day’s pay	1¼ day’s pay	None
6 months-1 year	1 week’s pay	1 week’s pay	1 week’s pay
1 year or more	2 weeks’ pay	2 weeks’ pay	2 weeks’ pay

- Dismissal pay is due to you if you were laid off (but not if you resigned or were fired for cause).
 - ◆ If you accept a job from your former employer during the waiting period (even a freelance job), you will not lose your dismissal pay, but the waiting period will restart on the day you are subsequently laid off. If you refuse any offer of work from your former employer during the waiting period (even a freelance job), you will lose your right to dismissal pay.
 - ◆ As with unemployment insurance, you are eligible if you left a job at the end of your personal service contract, provided the employer did not offer you further employment at the time of layoff.
 - ◆ You qualify for dismissal pay even if you have gone to work for another employer.
 - ◆ For studios under our standard contract, the “base rate” at which your dismissal pay is calculated is either your weekly rate of pay as of your last day of work or 150% of scale, whichever is less. At those studios for whom the question “Is the base rate capped at 150% of scale?” is No, your dismissal pay is calculated at your weekly rate of pay as of your last day of work.
 - ◆ For those studios that require that dismissal pay be requested in writing, the request should be addressed to the human resources department of your former employer.
 - ◆ You should receive your dismissal pay within two to three weeks of your becoming eligible for it, or the receipt date of your written request if required.
If there are problems or delays, contact the Guild office *immediately*, or you could lose the right to file a grievance.

How can I adjust to “layoff mode”?

- **Make a budget and cut expenses.**
 - ◆ Review and reduce food expenses. Do not eat out. Cook meals from scratch, instead of expensive (and boring) frozen dinners. Make more than you plan to eat and freeze leftovers.
 - ◆ Be a coupon-clipper. You’ll be amazed how much you save over time.
 - ◆ Reduce telephone usage and change to a lower cost plan. Send e-mails instead of long-distance calls.
 - ◆ Reduce or cancel cable TV service.
 - ◆ Try to avoid canceling your Internet access; it’s a necessity for job searching and application. If you must cancel your ISP, sign up for a free e-mail account and use the free terminals at the public library or the free wi-fi available in coffeehouses and public areas.
 - ◆ Reduce household energy usage. Don’t turn on air conditioning unless the outside temperature exceeds 90°.
 - ◆ Avoid unnecessary driving. Consider public transportation, walking or bicycling.
 - ◆ Stop using credit cards; postpone or avoid unnecessary purchases. Don’t buy anything on the Internet unless you have comparison-shopped with local retailers, allowing for hidden charges such as shipping.
 - ◆ Sell off possessions you do not use, such as extra vehicles, electronic equipment or computers.
 - ◆ Don’t be too hard on yourself — living on a budget is a necessity but it shouldn’t have to be a punishment. Give yourself an inexpensive weekly “treat”: see a movie, go out with friends, etc.

- **Don't touch your 401(k) account; those funds should be left alone to plan for your retirement.**
 - ◆ 401(k) cash-outs, available after a ninety-day layoff, should be avoided except in the direst of emergencies. They not only devalue your retirement account, but the tax penalties are significant — depending on your tax bracket you could lose as much as 45% of your account to Federal and state taxes and withdrawal penalties.

- **Start planning for employment, permanent or temporary:**
 - ◆ Keep in touch with friends, industry acquaintances, and former co-workers.
 - ◆ Avail yourself of job resources like the Internet, the Animation World Network (awn.com) and other career resources (see page 14).
 - ◆ Subscribe to the Guild's membership e-mail list by going to <https://animationguild.org/about-the-guild/email-list/>. When the Guild office is informed of openings at Guild or non-Guild shops, we get the word out on the e-mail list.
 - ◆ Create/Update your member profile on the Animation Guild website. These profiles indicate your employment status (Available or Not Available) and are searchable by studios.
 - ◆ Ask about the employer's policies for application and portfolio submission, and follow them to the letter; don't assume that an "end run" is the only way to get a job. If an employer has specified that applicants contact them by fax or e-mail, it may be self-defeating to try to contact them by phone or in person.

- ◆ Undue persistence can burn your bridges faster than a bad portfolio. Realize that “no” almost always means “no”.
 - ◆ The Guild neither encourages nor discourages members from taking non-Guild jobs; the chances of “getting in trouble with the Guild” just for taking a non-Guild job to keep bread on the table are virtually nil.
 - ◆ If you take non-Guild work we ask you to sign a representation card, and encourage your fellow employees to do the same.
- **RETRAIN!** Now is the time to learn that computer program or artistic skill. Sign up for classes at your local community college, or contact one of the resources under “Career Resources” on page 14.

For further information on the Guild’s art classes through the American Animation Institute, contact Lyn Mantta at (818) 845-7000 or lyn@animationguild.org. Contact Ken Roskos at lab@animationguild.org for information about the Guild’s free computer lab.

You may qualify for CG training under a grant program, either through the CSATTF producers’ training fund or the State of California ETP programs. Go to <https://animationguild.org/about-the-guild/grant-classes/> for details. Among the training resources available through CSATTF are:

- ◆ Microdesk, <http://www.microdesk.com/masterdesign>
- ◆ Animation Mentor, animationmentor.com
- ◆ Concept Design Academy, (818) 669-4657

What can I do when “the wolf is at the door”?

- **It may be time to look for employment alternatives in fields besides motion picture animation.**
 - ◆ Only you can decide when to start looking for another kind of job. Don't beat yourself up — you're certainly not alone. You might be surprised how many people who have worked a long time in animation have spent portions of their lives in a different line of work. When the cartoon biz picks up again (as it surely will), you'll always have the option of coming back.
 - ◆ **The Actors Fund Work Program at (323) 933-9244; (actorsfund.org)** offers individual career counseling to union members to upgrade their interim work skills and/or develop a second career. Workshops on job search techniques, résumé writing and interviewing are held regularly.
 - ◆ If you have a bachelors' degree, go to tinyurl.com/cbesttest to take **the CBEST exam**. Review books for this exam are available at any large bookstore. Once you've passed the CBEST you can qualify for an emergency credential and sign up for substitute teaching work. Ask Steve Hulett at the Guild office if you have any questions.
 - ◆ **Always promptly inform your creditors that you are unemployed.** Many creditors will be willing, or may be legally obligated, to grant you some degree of debt relief.
 - ◆ If you are paying alimony and/or child support, inform the judge or court that issued the decree of your situation.

Two resources for industry-based assistance:

The Motion Picture and Television Fund

<http://mptvfund.org> • (800) 876-8320

Social Services Department

(financial assistance), (323) 634-3888

Wellness Program, (800) 654-9355

*(not to be confused with the Motion Picture
Industry Health and Pension Plan — see page 6)*

MPTF Clinics:

- ◆ Bob Hope Health Center; (323) 634-3850
- ◆ Skirball Health Center; (818) 876-1050
- ◆ Santa Clarita Health Center; (661) 284-3100
- ◆ Toluca Lake Health Center; (818) 556-2700
- ◆ Westside Health Center; (310) 996-9355



The Actors Fund

<http://actorsfund.org>

5757 Wilshire Blvd., Los Angeles 90036

(323) 933-9244 (Work Program, ext. 50)

**(This is an entertainment industry charity and
is not for actors only)**

➤ **CAREER RESOURCES**

- ◆ The Actors Fund Work Program, (323) 933-9244 *(see page 13)*
- ◆ Glendale Verdugo Jobs Center,
verdugojobscenter.org, (818) 409-0476
- ◆ CareerOneStop, (877) 872-5627;
servicelocator.org
- ◆ JobStar Los Angeles; jobstar.org/socal
- ◆ WorkSource California, (888) 226-6300;
worksourcecalifornia.com

➤ **FINANCIAL RESOURCES**

- ◆ Clearpoint Credit Counseling Service, (888) 656-2227; clearpointcreditcounselingsolutions.org
- ◆ Department of Public Social Services, (213) 974-0201; ladpss.org
- ◆ Labor Community Services, (213) 985-2002; laborcommunityservicesla.org
- ◆ Catholic Charities, (213) 251-3400; catholiccharitiesla.org
- ◆ Jewish Free Loan, (323) 761-8830; jfla.org (*non-sectarian, interest free lender*)
- ◆ Motion Picture and TV Fund (*see left*)
- ◆ The Actors Fund (*see left*)

➤ **RESOURCES FOR HOUSING**

- ◆ U. S. Department of Housing and Urban Development, (213) 894-8000; hud.gov
- ◆ LA County Housing, (877) 428-8844; housing.lacounty.gov
- ◆ The Actors' Fund (*see left*)
- ◆ Motion Picture and Television Fund (*see left*)
- ◆ Labor Community Services, (213) 985-2002; laborcommunityservicesla.org

➤ **RESOURCES FOR UTILITIES**

- ◆ DWP, (800) 342-5397; ladwp.com
- ◆ SoCal Edison, (800) 655-4555; sce.com
- ◆ Low Income Home Energy Assistance Program, (866) 675-6623; acf.hhs.gov/programs/liheap

➤ **HEALTH INSURANCE** (*also pages 5-7*)

- ◆ Covered CA: coveredca.com, the California ACA health plan marketplace
- ◆ Motion Picture and Television Fund — Industry Advantage Insurance Services, (888) 558-4247; mptf.com/healthplan

(continued)

➤ **HEALTH INSURANCE** *(continued)*

- ◆ Artists' Health Insurance Resource Center (AHIRC), (323) 933-9244 ext. 32; ahirc.org
- ◆ Healthy Families/MediCal, (888) 747-1222; healthyfamilies.ca.gov (for uninsured children and pregnant women)
- ◆ Union Plus Health Savings, (877) 570-4845; unionplus.org/health-fitness

➤ **MEDICAL**

- ◆ MPTF Clinics *(see page 14)*
- ◆ Hollywood-Sunset Free Clinic, (323) 660-2400; hsfreeclinic.org
- ◆ The Saban Free Clinic (LA Free Clinic), (323) 653-1990; sabancommunityclinic.org/
- ◆ T.H.E. Clinic, (323) 730-1920; tohelpeveryone.org
- ◆ AltaMed Health Services, (323) 725-8751; altamed.org
- ◆ Queen's Care Family Clinics, (323) 669-4302; queenscare.org *(call for locations)*
- ◆ County-USC Medical Center, (323) 409-1000; lacusc.org
- ◆ LA County ATP (Ability To Pay) Program, (800) 378-9919; dpss.lacounty.gov/dpss/health/atp
- ◆ Gay & Lesbian Service Center, (323) 993-7400; www.lalgbtcenter.org

➤ **DENTAL** *(see also Medical above)*

- ◆ Delta Dental, (888) 335-8227; deltadentalins.com
- ◆ Eisner Pediatric & Family Center, (213) 747-5542; pedcenter.org
- ◆ UCLA Dental School, (310) 825-0834
- ◆ P.T.S.A. Dental Services (for kids), (213) 745-7114

➤ **VISION CARE** *(see also Medical, left)*

- ◆ Vision Service Plan, (800) 877-7195; vsp.com
- ◆ MediCal Vision FindADr; tinyurl.com/visionfindadr
- ◆ MEND Poverty, (818) 897-2443; mendpoverty.org

➤ **HEARING** *(see also Medical, left)*

- ◆ Hear Center, (626) 796-2016; hearcenter.org
- ◆ International Hearing Society, (800) 521-5247; ihinfo.org
- ◆ Better Hearing Institute; betterhearing.org
- ◆ Hear Now, (800) 648-4327; starkeyhearing-foundation.org/hear-now

➤ **MENTAL HEALTH/EMOTIONS**

(see also Medical, left)

- ◆ OptumHealth Behavioral Solutions, (888) 661-9141; liveandworkwell.com
- ◆ Alcoholics Anonymous: www.aa.org
L.A. (323) 936-4343; lacoaa.org
SF Valley (818) 988-3001; sfvaa.org
- ◆ Debtors Anonymous, (310) 822-7250; socialda.org
- ◆ Secular Organizations for Sobriety (SOS), (323) 666-4295; sossobriety.org
- ◆ National Suicide Prevention Lifeline, (800) 273-8255; suicidepreventionlifeline.org

➤ **CLOTHING**

- ◆ Goodwill Stores, (323) 223-1211; goodwill-social.org
- ◆ Salvation Army, (818) 246-5586; salvation-armyusa.org
- ◆ Out Of The Closet, (323) 860-0170; out-ofthecloset.org
- ◆ St. Vincent de Paul, (323) 224-6288; svdpla.org

➤ **CHILD CARE**

- ◆ L. A. County Department of Children's Services, (213) 351-5602; dcfs.co.la.ca.us
- ◆ Crystal Stairs (referrals), (323) 299-8998
- ◆ Child Care Connection, (800) KIDS-793; rrnetwork.org
- ◆ MPTF Samuel Goldwyn Foundation Children's Center, (310) 445-8993

➤ **TRANSPORTATION**

- ◆ Metro bus schedules, (323) 466-3876; metro.net
- ◆ CityRide, (213) 808-2273; ladottransit.com/other/cityride
- ◆ Dial-a-Ride, (800) 439-0439

➤ **OTHER RESOURCES**

- ◆ Chrysalis Center, (213) 806-6300; changelives.org
- ◆ Red Cross, (310) 445-9900; redcross.org/ca/los-angeles
- ◆ United Way Of Greater Los Angeles, (213) 808-6220; unitedwayla.org
- ◆ Weingart Center, (213) 627-9000; weingart.org

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The resources and recommendations in this booklet are suggested to the unemployed. The Animation Guild disclaims liability for any services listed herein.

We've made every effort to make this booklet accurate and helpful. If you have had a problem with a service or resource mentioned here, or if you have suggestions on how to make this booklet better, please contact the Guild office at (818) 845-7500.