

CareerCenter

A proud partner of the americanjobcenter® network



MAINE
DEPARTMENT OF
LABOR

TRANSITIONS

Resource Guide to Restarting Your Career

August 2022



Check out our job board, Maine JobLink.

Table of Contents

Unemployment Insurance	1
Your Monetary Determination	1
Weekly Eligibility Requirements.....	2
How to File a Claim for Unemployment Benefits	3
Before You File an Unemployment Claim	4
Severance, Bonus, and Other Non-Wage Payments.....	5
Fact-Finding Interviews	5
General Information	5
Reemployment Services and Worker Profiling.....	5
Healthcare	7
COBRA	7
HIPAA.....	7
VA Togus-Healthcare for Veterans	7
Consumers for Affordable Care	7
MaineCare	7
Health Insurance Marketplace	8
Community Health Centers, Free Clinics	8
Free Hospital Care	8
Help with Prescription Drugs.....	8
Drug Company Discount Cards.....	8
Sliding-Scale Clinics by County	9
CareerCenter Employment Services	10
Register for Maine JobLink	10
Employment Counseling.....	10
Information Center.....	10
Retraining and Employment.....	10
Training Partners	11
Registered Apprenticeship	11
Services for People with Disabilities.....	11
Career Exploration Tools.....	11
Maine Adult Education.....	11
Maine Community College System.....	11
University of Maine System.....	11
Veteran Services	12
Resources for Veterans in Maine	12
Maine Staffing Services	13
Center for Workforce Research and Information	14
Self-Employment Resources	14
Maine Department of Economic and Community Development (DECD).....	14
Maine Small Business Development Centers (SBDC)	14
SCORE Maine.....	15
Coastal Enterprises, Inc. (CEI).....	15
Small Business Advice and Training.....	15
Financing for Small Businesses.....	15
New Ventures Maine.....	15
Business Assistance, Education and Loans.....	15
University of Maine Cooperative Extension	16
Fast Trac.....	16
Maine Adult Education.....	16
University of Maine's Target Technology Incubator	16
Maine Community College System.....	16

Maine Small Business Development Centers (SBDC) listing.....	17
--	----

Budget Considerations	18
Credit Protection	18
Debt Management Companies	18
Credit Reporting Agencies.....	18
Food, Household and Financial Resources	18
Supplemental Nutrition Program (SNAP)	18
SNAP Employment and Training (SNAP E&T)	18
Women, Infants and Children's Nutrition Program (WIC).....	19
Temporary Assistance to Needy Families (TANF).....	19
ASPIRE -TANF Program	19
TANF Parents as Scholars (PaS).....	19
Higher Opportunity for Pathways to Employment (HOPE).....	20
Emergency Assistance (EA).....	20
Alternative Aid Assistance	20

Department of Health and Human Services Office Contact information	21
---	----

Community Resources	21
Community Transition Team.....	21
What is 2-1-1?	21
Information and Referral Services/United Ways of Maine	22
Food Banks	22
Fuel Assistance	22
Community Action Programs in Maine (CAP).....	22
General Assistance	24
Mortgage.....	24
Rent Assistance	24
Utilities Assistance.....	24
Resources for Maine Immigrants	24

Legal Services	25
Maine Equal Justice Partners.....	25
Volunteer Lawyers Project.....	25
Disability Rights Center of Maine.....	25
Legal Services for the Elderly.....	25
Maine Lawyer Referral and Information Services	25
Pine Tree Legal Assistance	25

Taxes	26
Maine Revenue Service	26

Other Points of Access and Resources	26
---	----

Maine Employee Rights Guide	27
--	----

Covid-19 has affected the way programs and services are being offered, not only by the Maine Department of Labor but by other organizations listed in Transitions. Though we try to provide accurate information, we recommend checking with any service provider listed, either via phone or website for current information and procedures.

Registering for and maintaining an active account in Maine JobLink is a requirement to collect unemployment benefits. Maine JobLink is the place to find your first job, your next job, a better job or a whole new career! Search for jobs online, develop or post your résumé, and get matched with employers looking for your skills.

New customers filing a Unemployment Insurance claim:

Once you file an initial unemployment claim, a Maine JobLink account will be started for you. An email with your user name and password will be sent to you within about an hour. Please wait for this to log in and prevent developing a duplicate account. Once logged in to Maine JobLink you will be asked to complete your profile, which will lead to the completion of a résumé.

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

www.mainecareercenter.gov

New Customers

- **Click on:** “Job seekers” below the Maine JobLink logo.
- 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 JobLink logo. In the next screen, **click on:** “Job Seeker Log In” in the Returning Customers box.
- If your password does not work, click “forgot user name or password”—a reset code will be sent to your e-mail account. Follow the instructions to reset your password.

Need additional assistance?

Call the Maine JobLink helpline at **207-623-7967**

Please keep your passwords in a safe location—you can write your user names below.

User name Maine JobLink:

User name ReEmployME:

Choosing a User Name/Password

User Name: use at least 6 characters, but not more than 20. **NO** spaces are allowed.

Example: a s m i t h

Password: use at least 8 characters, but not more than 20. Include small and Capital letters and at least one number. Special characters such as: ~ ` ! @ # \$ % are encouraged. **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 w i l l f i n d m y d r e a m j o b s o o n !
- 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

Statewide Resources Transitions Guide

Call 211 to find assistance in your local area. 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. 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.

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: e.g., 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 ME'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

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

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 3 p.m. Monday through Friday. Please be patient as the phones can be extremely busy.

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

Do not rely on relatives, friends or neighbors to answer your UC questions. Always call the Unemployment 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. Unemployment Insurance is not welfare nor is it based on your financial needs.

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.

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.

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 representative will then see if you qualify using the “alternate” base period.

Oct. Nov. Dec.	Jan. Feb. Mar.	Apr. May June	July Aug. Sept.	Oct. Nov. Dec.	Jan. Feb. Mar.				
	Jan. Feb. Mar.	Apr. May June	July Aug. Sept.	Oct. Nov. Dec.	Jan. Feb. Mar.	Apr. May June			
		Apr. May June	July Aug. Sept.	Oct. Nov. Dec.	Jan. Feb. Mar.	Apr. May June	July Aug. Sept.		
			July Aug. Sept.	Oct. Nov. Dec.	Jan. Feb. Mar.	Apr. May June	July Aug. Sept.	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 benefits amount will depend on your earnings and will be determined once you apply for benefits.

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 \$25 per week for each dependent. To determine if you are eligible, you need to complete the Dependency application when filing your initial claim for benefits.

Weekly Eligibility Requirements

To be eligible for unemployment benefits, each week you must be able to work, available for work and have an active Maine JobLink Account.

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 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 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 certification. When completing your weekly certification online, describe the reason in the Remark section 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 each week when filing your weekly certification. **If you are selected for a work search audit, please ensure you fully comply with the notice you are sent.** Failure to do so may result in a denial of benefits.

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 certification for that week. If you delay in filing your first weekly claim, your unemployment 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 weekly certification 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 may be requested to provide a check stub or other proof of your earnings. If you under report or fail to report earnings it may result in a determination of fraud. **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 ME or within the state. This can be done online using your ReEmployME account or by calling 1-800-593-7660.

How to File a Claim for Unemployment Benefits

You can file a new or reopen a claim for unemployment benefits by Internet or telephone.

When filing a new unemployment Claim or weekly certification online, you **must** establish an account. Instructions for establishing the account are on the ReEmployME website, www.maine.gov/reemploye.

If filing a new unemployment claim or reopening an existing benefit year, under "Unemployment Claim," click on "File Unemployment Claim" and follow the instructions.

When filing a weekly claim online, under "Weekly Claim" click on "File Weekly Claim."

You **cannot** file a new unemployment claim or reopen an existing benefit year or file a weekly certification online without first establishing a ReEmployME account.

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, enter your new address at the prompt when filing weekly certifications on the Internet, or call 1-800-593-7660.

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. Language Preference:** You will be asked to select language preference: "1" for English, "2" for Spanish or "3" for French. A customer service representative can provide interpreter services if required.
 - 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.

B. Being Placed on Hold or Getting a Busy Signal:

At sometimes 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 30 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 before 12:30.

Before You File an Unemployment Claim

Registration and maintaining an active account in Maine JobLink is a requirement to collect unemployment benefits.

To file a claim for unemployment, it is important that you have the following information available.

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 unemployment claim), or since you last claimed unemployment benefits (if reopening 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 and email address.

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.

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. **Self-Service Options Instructions:** This pink sheet has information on how to file your weekly certification for benefits by Internet or telephone.
3. **Electronic Payment Card (EPC):** A debit card will be mailed to you if you file a new claim and have not previously received a debit card. If your old card expires or if there is change to the card or card vendor, a new card will be sent to you automatically. Please ensure that you **DO NOT** destroy or throw away the card, even if being paid by direct deposit. If you are receiving payments by direct deposit and there is any issue with this method of payment (account is closed or deactivated), the debit card is the only other way to be paid. We no longer make weekly benefit payments by check. If you have any problems with your debit card, do not call the Claims Center. You must contact the card vendor directly using the toll free number provided with your debit card or 1-855-282-2030.

While your debit card is free, please read all instructions provided with your card concerning any possible fees or surcharges which might apply. Additional information on the debit card may be found on the website www.maine.gov/labor/unemployment/uihandbook download the Unemployment Insurance Guide and access direct deposit.

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

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 your weekly claim. The types of payments that are in addition to pay that you receive from working are deducted as follows:

- 1. Severance Pay, Dismissal Wages, Terminal Pay and Wages in Lieu of Notice:** Deducted, dollar-for-dollar, from your unemployment payment for the week in which you were paid.

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

- 2. Bonus Payments:** Bonus payments must be reported when paid. Bonus payments are applied to the weeks the bonus pay was earned.

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 certification, 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

When You Should Expect Your Payments:

If you are eligible for unemployment benefits, your first payment will be processed and paid in about three weeks after you file your initial unemployment claim. However, heavy workloads (especially during the winter, holiday periods, and other factors) may cause delays in the processing of benefit payments. If you file your weekly Claim via the Internet, 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 file your weekly claim before calling a claims representative to ask about your payment.*

Reemployment Services and Worker Profiling

Reemployment Services (WPRS): You may receive notices requiring you to attend WPRS sessions at the CareerCenter. If selected, notices will normally be sent within 5 weeks of your initial benefit claim.

ATTENDANCE IS MANDATORY! There is not a Rescheduling component to the WPRS program. The selected participant must attend, at one of our 11 CareerCenters offering this program, during the week scheduled. Failure to attend on the scheduled date will result in a denial of benefits for the week selected. Rescheduling and attending on a later date will not make a difference.

There is not a requirement or option to reschedule.

Non-attendance to your specific WPRS session will result in a system generated, automatic denial of benefits; and may be appealed through the Administrative Hearings process.

DID YOU KNOW?

You can look up information about your Unemployment Claim and Benefits paid—24 hour a day, seven days a week!

Go to www.maine.gov/reemployme, use your ReEmployME account to get information about your claim(s), including history transcripts, tax, other withholding information and see your account balances. To use this site, you must have a portal account.

This is a "secure" website.



Mailing Address 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

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:

- 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.

VA Togus – Healthcare for Veterans

The VA provides healthcare for eligible veterans, including mental health, vocational rehabilitation and dental services. Their Women Veterans Clinic offers selected services to female veterans. To learn more about eligibility, call 1-877-421-8263.

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:

108 Sewall St.

Augusta, ME 04338-2490

Tel: 207-622-7083

1-800-965-7476 - Helpline

Fax: 1-888-214-5233

www.maine cahc.org

email: consumerhealth@maine cahc.org

MaineCare

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

Eligibility is based on family size and gross monthly income. There is no asset test for parents/caretaker relatives, pregnant people, or expansion adults (19-64, not pregnant, not eligible for Medicare). 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. You can get a MaineCare application from your local DHHS office, at <https://www.maine.gov/dhhs/ofi/programs-services/health-care-assistance>.

Applications are available online at www.maine.gov/mymaineconnection or call DHHS at 1-855-797-4357. If needed, call the Consumer Assistance HelpLine at 1-800-965-7476.

For more information about MaineCare, visit: maine.gov/dhhs/ofi/programs-services/health-care-assistance or call 1-855-797-4357.

The Health Insurance Marketplace

Since October 1, 2013, the Health Insurance Marketplace has been an avenue for individuals, families, and small businesses to get health insurance. The Health Insurance Marketplace website – www.coverme.gov provides information about all the plans available with the Marketplace in Maine. Summaries of plan designs and information are made available in simple terms so you can compare them easily. You can choose the plan that makes the most sense for you. Health plan coverage begins January 1 of each year or sooner if you have had a qualifying life event. You may be eligible for a break on costs. Even if you think your income is too high to get help, you can fill out an application and see what you may qualify for. You may enroll through the website www.coverme.gov or by calling the Consumer Assistance Center at 1-866-636-0355. You need to provide general information, information about your household, and current health coverage information. You can get help from Maine Enrollment Assistants – professionals in Maine trained to help people find the right plan to fit their budget and circumstances. To find FREE help, go to www.coverme.gov, hover over “Get Help” and select “Find Help Near You” in the drop down to find a Maine Enrollment Assistant near you or go to www.enroll207.com and scroll down to “Looking for Help”. To sign up on your own go to www.coverme.gov or call the Consumer Assistance Center at 1-866-636-0355.

Here are some other programs that may help:

Community Health Centers, Free Clinics

(See next page 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** serves Cumberland, Knox, Lincoln, Waldo, and York Counties.
- **Katahdin Health Center** covers Northern Penobscot and Southern Aroostook.
- **Kennebec Valley Access to Care** covers the Waterville and Augusta areas.
- **Penobscot Health Care Center** in Bangor 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 1-888-687-2277 for English speakers, 1-877-342-2277 for Spanish speakers.

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 DEL) is for people 62 and older or at least 19 and disabled. Eligibility is based on income; there is no asset test. **Maine Rx** is available to eligible Maine residents of all ages. Either can help you save 15 percent on brand name drugs and up to 60 percent on generic drugs. You can get an application, from your local DHHS office, at maine.gov/dhhs/ofi/applications-forms. You can apply online at apps1.web.maine.gov/benefits/account/login.html.

For more information about DEL and Maine Rx, visit maine.gov/dhhs/ofi/programs-services/health-care-assistance or call 1-855-797-4357.

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.needymeds.org or call the helpline at 1-888-477-2669.

You may also go to: www.Mainerxcard.com to print off a drug savings card for savings of up to 75% at most Maine pharmacies.

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.

Sliding-Scale Clinics by County:

Androscoggin County

Community Clinical Services,
Lewiston, Auburn, Poland,
Lisbon Falls: 777-8899
DFD Russell Medical Center,
Leeds: 524-3501
Turner: 225-2676
Western ME 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: 874-8982
Health Care for the Homeless,
Portland: 874-8445

Kennebec County

Belgrade Regional Health Center,
Belgrade: 495-3323
DFD Russell Medical Center,
Monmouth: 933-9646
Lovejoy Health Center,
Albion: 437-9388
ME 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: 992-2205
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

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

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

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 assists you with employment services offered by federal, state or local programs.

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

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 JobLink

(Required for those applying for unemployment benefits)

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

To log in to Maine JobLink, visit our website at www.joblink.maine.gov call 623-7967 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.gov.

Assess Your Potential

Job seekers can begin a job search or explore new career opportunities by visiting these websites:

myskillsmyfuture.org | www.mynextmove.org

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 and training partners 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 and training partners 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 and training partners 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.

Training Partners

Eastern Maine Development Corporation (EMDC)

Serving residents of Aroostook, Androscoggin, Oxford, Franklin, Kennebec, Somerset, Hancock, Penobscot, Piscataquis and Washington counties.

Visit the website at: <https://www.emdc.org/workforce/>

Contact Samantha Giasson at 207-991-0147

Email: workforce@emdc.org

Workforce Solutions

Serving residents of Cumberland, Knox, Lincoln, Sagadahoc, Waldo and York counties. Visit the website at:

<https://workforcesolutionsme.org/>

Contact: Sarah Overlock at 207-930-7047

Email: intake@workforcesolutionsme.org

Registered Apprenticeship

Registered Apprenticeship is a training program with structured, supervised on-the-job learning and classroom instruction. The length of the program varies, but at minimum requires 2,000 hours of on-the-job training, which equates to about one year of full-time work. Other programs may take 4 or 5 years to complete, depending on licensing and other requirements. Apprentices are paid employees and receive wage increases as they progress through the program. Apprentices that complete their program receive a nationally recognized certificate from the Maine Department of Labor. Interested individuals can search for opportunities on the Maine JobLink, looking for the red “RA” symbol that signifies it is a registered apprenticeship program. In addition, all of our apprenticeship programs are posted on the Maine Apprenticeship Program website at www.maine.gov/labor/jobs_training/apprenticeship/.

Nontraditional Jobs

If you are a 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.

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.

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**

<https://www.maine.gov/rehab/index.shtml>.

Vocational Rehabilitation will assist you in developing a plan to reach your vocational goal, and can assist you in getting the education, training, and other tools you need. Vocational Rehabilitation services are available in every CareerCenter.

Occupational Outlook Quarterly: www.bls.gov/careeroutlook (a periodical containing practical information on jobs and careers) www.onetonline.org

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 Brunswick. 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.

Maine Educational Opportunity Center (MEOC)

MEOC is an education initiative established to promote access to post-secondary education. For more information, call 1-800-281-3703. For more information, visit meoc.maine.edu

Maine Spark

The goal of MaineSpark is to help each person in the state of Maine reach the highest quality of life that they can possibly reach. For more information, visit <https://mainespark.me/>

Maine Quality Centers

Our short-term training programs match Mainers looking for work with the specific training that employers require—whether it's taking an OSHA safety course before joining a construction company, or learning to take a patient's vital signs before working at a hospital. For more information, visit <https://www.mccs.me.edu/workforce-training/>.

Veteran Services

Maine Veterans receive priority of service in all CareerCenter programs.

CareerCenters offer specialized employment and training services for Veterans. If you served in the U.S. Armed Forces, a CareerCenter representative can help you find a job, get new skills, or access other state or federal resources. In addition, Veteran Representatives, who are located at CareerCenters around the state, work exclusively to assist eligible veterans and their family members with employment services.

- DVOPs/Disabled Veteran Outreach Program Specialists counsel veterans in all aspects of job search and career development.
- LVERs/Local Veterans Employment Representatives work with employers to facilitate employment opportunities for veterans.

For more information or to find your local CareerCenter go to: www.mainecareercenter.gov



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 Certifications1-800-827-1000
Veterans Government Life Insurance (VGLI)1-800-419-1473
Life Insurance1-800-669-8477
Military Retired Pay.....1-800-321-1080

Veterans 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 430-6035
Bangor 941-3005
Caribou 492-1173
Lewiston 783-5306
Machias 623-5732
Portland (Call for an appointment) 822-2391
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

Veterans 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
Tel: 989-1990 | Website: www.atwork.com
Trades: Clerical, Production, all other "blue" collar trades

Adecco

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

Bonney Staffing Center

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

Capital Area Staffing Solutions, Inc.

Locations: Augusta and Bangor
Tel: 620-7823 (Augusta) | 217-6580 (Bangor)
Website: www.capitalareastaffing.com
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 St., Ste. 600, Portland, ME 04101
Tel: 780-1125 | Website: www.cmacareer.com

Coworx Staffing

56 Industrial Park Rd. Building B Ste., 101 Saco, ME 04072
Tel: 283-0082 | Website: www.coworxstaffing.com

Express Employment Professionals

49 Dartmouth St., Ste. 1 Portland, ME 04101
Tel: 761-9933 | Website: www.expresspros.com

HW Staffing

142 St. John St. Portland, ME 04102
Tel: 874-0055 | Website: www.hwstaffing.com

304 Hancock Place Ste., F
Bangor, ME 04401
Tel: 307-2988

Kelly Services

Locations: Augusta, Auburn, Bangor and Portland
Website: www.kellyservices.us/US/jobs-in-ME
Tel: Portland, 774-9809
Trades: Temp, temp to hire and direct hire positions

People Ready

63 Union St., Bangor ME
Tel: 262-6157
Website: www.peopleready.com
Trades: On-demand, temp to hire, construction, transportation, events, hospitality, manufacturing, retail, warehouse

Leddy Group

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

Maine Staffing Group

Locations: Augusta, Biddeford, Bangor, Brunswick, Lewiston, Greater Portland and Presque Isle
Tel: 729-5158 | Website: www.mainestaff.com
Trades: Construction, flagging, administrative, production, light industrial, temp to hire, direct placements

Manpower

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

PAGEmployment & Seaboard Security

Locations: Brewer
Tel: 991-9615
Website: www.seaboardsecurity.net/pageemployment
Trades: All and any trades

Paper Industry Recruitment (P.I.R.)

9 Salmon Falls Rd., Hollis Center, ME 04042
Tel: 939-8111 | Website: www.pirecruitment.com

ProSearch

70 Center St., Portland, ME
Tel: 775-7600 | Website: www.psicareers.com

Rock Coast Personnel

210 Western Ave., South Portland, ME 04106
Tel: 799-6732 | Website: www.rockcoastpersonnel.com

Springborn Staffing Services

97A Exchange St., Ste., 504, Portland, ME 04101
Tel: 761-8367 (Portland) | 947-7541 (Bangor)
Website: www.springbornstaffing.com

Tempo Employment Services

40 North St. Ste. #3
Presque Isle, ME 04769
Tel: 764-0772 | Website: www.tempoemployment.com

Tri-State

225 Western Ave., Augusta, ME 04330
Tel: 622-0470 | Website: www.tristatestaffing.com
Trades: Temp, temp to perm, direct placements for all skill levels.

Center for Workforce Research and Information—Informed Decisions

The Center for Workforce Research and Information (CWRI) develops and disseminates state and area labor market information. From CWRI's homepage – www.maine.gov/labor/cwri – you will find statistics, research and analysis to inform your decision-making process. The job seekers' webpage at www.maine.gov/labor/cwri/jobseekers.html includes information about wages by occupation; growing and declining occupations; high-wage, in-demand occupations; Maine employers; and more.

The screenshot shows the CWRI website interface. At the top, there is a navigation bar with 'Maine.gov' and 'Agencies | Online Services | Help | Search Maine.gov'. The main header features the CWRI logo and 'Maine Department of Labor | Contact Us | About CWRI | FAQs | Sitemap | Intranet'. A search bar is located on the right. Below the header, the page title is 'Labor Market Information for Job Seekers'. On the left, there is a 'Main Menu' with categories like 'Data', 'Publications', 'Blog', and 'Interactive Data Tools'. The main content area is titled 'Labor Market Information for Job Seekers' and includes 'Job Search Tools' with links for 'Employer Locator', 'High-Wage, In-Demand Jobs in Maine by Education', 'Growing/Declining Occupations', and 'Occupations by Wages'. There is also a 'Publications' section with links to reports on top employers and a 'Links' section for the CareerCenter. On the right, an 'Average Wage Lookup' widget shows the average annual wage for 'Accountants and Auditors' as \$60,200, with a link to learn more about the occupation.

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, contact:

University of Southern Maine
96 Falmouth St., P.O. Box 9300
Portland, ME 04104-9300
Tel: 780-4420 | information: 1-800-679-SBDC
Fax: 780-4810 | TTY: 780-5646
www.mainesbdc.org | email: mainesbdc@usm.maine.edu

SCORE Maine

www.score.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, fish harvesters, and refugees and immigrants. For more information, visit CEI 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.

New Ventures Maine

newventuresmaine.org

A new job, a new career, a new business, a new understanding of financial matters. We help people all over the state venture in new directions by offering tuition-free programs for career, business, and financial education. Our mission is to help Maine people succeed in the changing economy and achieve economic security for themselves and their families. New Ventures Maine offers tools for you to take the next step.

We offer classes and workshops at no charge open to all Maine adults, with in-person and on-line options; one-on-one coaching. We offer programs that encourage and empower those thinking about making a change to take the next step towards financial security, a new career, a new business.

For more information contact:

New Ventures Maine

UMA 46 University Dr., Augusta, ME 04330

Toll Free: 800-442-2092 | Main Office: 207-621-3440

Business Assistance, Education and Loans

Do you have a great idea for a new business, but wonder where to begin? Need help with your business plan? Maybe you need a small business loan to start or expand a small business? MaineStream Finance can help from start to finish. We can help turn your idea into a viable business with our Business Education and Assistance.

MaineStream Finance has business advisors available to provide business technical assistance to individuals interested in starting a business or in expanding an existing small business. The services include: Developing Business Plans, Marketing Strategies, Outreach and Advertising, Loan Preparation, Business Start-up & More.

Our courses help individuals start and expand businesses with five or fewer employees. During the courses the following topics are discussed: Is Starting a Business for Maine, Business Concept, Legal Structures of Business, Business Plan, Marketing, Credit, Record Keeping, Financials, Cash Flow and more. 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.

MaineStream Finance is pleased to offer small business loans to help start a business or help an existing small business expand or meet its financial needs. Loans are available from as little as \$500 up to \$50,000+. We offer statewide lending.

Penobscot, Piscataquis, Hancock, Washington and Waldo Counties: James Macomber, jmacomber@penquis.org or 974-2476 or 1-800-215-4942

Knox and Waldo Counties: Ken Greenleaf, kgreenleaf@penquis.org or 1-800-215-4942 or 974-2437

All other area: Matt Lewis, mlewis@penquis.org, 973-3509 or 1-800-215-4942

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.extensionpubs.umext.maine.edu

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 947-6622 or the University of Maine at 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 statewide 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 Rd., 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 St., Bangor, ME 04401-5102
Tel: 942-1744, 1-800-339-6389 | Fax: 942-3548

Bath

Midcoast Council of Governments
7 Park St., Bath, ME 04530-2828
Tel: 882-7552 | Fax: 882-4456

Caribou

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

Ellsworth

Coastal Enterprises, Inc.
210 Main St., Ste. 7, Ellsworth, ME 04605-1950
Tel: 664-2990 | Fax: 667-3416

Fairfield

Kennebec Valley Council of Governments
17 Main St., Fairfield, ME 04937-1119
Tel: 453-4258 ext. 16 | Fax: 207- 453-4264

Machias

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

Portland

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

Springvale

Southern Maine Planning and Development Commission (SMPDC)
21 Bradeen St., Ste. 304, Springvale, ME 04083-1925
Tel: 324-0316 | Fax: 324-2958

Wiscasset

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

SCORE Maine 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 ME. For more information, please contact: Coastal Enterprises, Inc., 36 Water St., 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.consumercredit.com/maine
- **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.**

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 newventuresmaine.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.maine.gov/pfr/consumercredit/index.shtml

Debt Management Companies

Any company offering debt management services (credit counseling) in ME 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: www.maine.gov/pfr/consumercredit/index.shtml
(click on “Free Credit Report” under “Consumer Tools”

Tel: 1-877-322-8228

Mail: 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.

Supplemental Nutrition Assistance Program (SNAP)

This program helps people with little or no money to buy food at grocery stores. Almost all people with low incomes are eligible for SNAP. You do not need to live with children, be on welfare, or be elderly or disabled to get SNAP. Many people work and get SNAP. You can get a SNAP application from your local office of the Department of Health and Human Services (DHHS) or at maine.gov/dhhs/ofa/applications-forms. You can apply online at apps1.web.maine.gov/benefits/account/login.html. 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, most convenience stores and farmers markets.

For more information about SNAP, visit maine.gov/dhhs/ofa/programs-services/food-supplement or call 1-855-797-4357.

If you believe you have been wrongly denied SNAP, then you may appeal the decision. If you want representation you may contact Pine Tree Legal.
See Legal Services, page 23.

SNAP Employment and Training (SNAP E&T) Program

Formerly known as FSET, is the education, training and work program available to SNAP recipients. It is facilitated by an agency contracted by the Department of Health and Human Services (DHHS). People in SNAP E&T are eligible for help with transportation, dependent care and other services necessary to help them participate in approved job search, training, and work activities.

For more information about SNAP E&T, visit maine.gov/dhhs/ofi/programs-services/food-supplement/fset or call your local provider.

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

WIC provides nutrition care for thousands of Maine families, helping Maine kids to grow up strong and healthy. WIC food benefits are available based on income guidelines and up-to-date nutrition research. WIC seeks to serve all of Maine families with free nutrition advice, tips for staying healthy and resources for growing families.

See www.maine.gov/wic or call toll-free 1-800-437-9300 or 207-287-3991 nearest clinic is to you. DHHS offices are listed on the following page.

Temporary Assistance for Needy Families (TANF)

TANF is a cash benefit that assists families with children. There are income and asset limitations. Many assets such as your home and at least one car do not count.

You can get a TANF application from your local DHHS office or at maine.gov/dhhs/ofi/applications-forms. You can apply online at apps1.web.maine.gov/benefits/account/login.html. 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 for eligible purchases at most retailers.

For more information about TANF, visit maine.gov/dhhs/ofi/programs-services/tanf or call 1-855-797-4357.

If you think you have been wrongly denied TANF, you may appeal the decision. If you want representation you may contact Pine Tree Legal. See Legal Services, page 23.

Additional Support for People in Retraining and Employment (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 facilitated by an agency contracted 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) entitled *Understanding ASPIRE-TANF* or view it online at www.mejp.org.

TANF 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.

The kinds of assistance available from PaS include 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. PaS can also assist 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.

You can get a PaS application from your local DHHS office or at maine.gov/dhhs/ofi/applications-forms. You can apply online at apps1.web.maine.gov/benefits/account/login.html. 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 for eligible purchases at most retailers.

For more information or to receive a booklet about PaS visit maine.gov/dhhs/ofi/programs-services/tanf or call 1-855-797-4357.

Higher Opportunity for Pathways to Employment (HOPE)

HOPE is a DHHS program committed to helping families with minor children reach their training and educational goals. HOPE is available to students who are already accepted to or enrolled in an education program beyond high school to earn a credential of value in a career pathway that leads to employment with an adequate job outlook. HOPE helps cover costs related to training and education by providing vendor payments and reimbursements for expenses such as tuition and fees, books, supplies, tools and equipment, child care, and transportation, vehicle insurance and repairs, technology, and other services. HOPE can also help unlock previously earned credits by helping address a prior balance owed to an education institution.

You can get a HOPE application from your local DHHS office or at maine.gov/dhhs/ofi/applications-forms.

For more information about HOPE, visit maine.gov/dhhs/ofi/programs-services/hope, email HOPE.DHHS@maine.gov or call 624-4170.

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.

You can get a TANF application from your local DHHS office or at maine.gov/dhhs/ofi/applications-forms. EA payments are made directly to the vendor.

For more information about EA, visit maine.gov/dhhs/ofi/programs-services/tanf or call 1-855-797-4357.

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 program, provides the equivalent of up to three months worth of TANF benefits, in the form of voucher payments, to help families with things like car repairs, clothing, or other services that they need to get or keep a job.

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.

You can apply for Alternative Aid on the TANF application available from your local DHHS office or at maine.gov/dhhs/ofi/applications-forms. You can apply online at apps1.web.maine.gov/benefits/account/login.html. Alternative Aid payments are made directly to the vendor.

For more information about Alternative Aid, visit maine.gov/dhhs/ofi/programs-services/tanf or call 1-855-797-4357.

If you believe you have been wrongly denied Alternative Aid, contact Pine Tree Legal Assistance. See Legal Services, page 23.

Department of Health and Human Services Office Contact information

For information, answers to questions or to apply for services, visit maine.gov/dhhs/ofi or call 1-855-797-4357. 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 an advisor to the Community Transition Team.

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 ME	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	207-874-1000	www.unitedwaygp.org

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.

Maine's CAP agencies also offer Family Coaches through Maine's Whole Family Service Programs. Family Coaches offer intensive coaching to help both children and parents build on their goals and access resources including healthcare, education, economic supports, and employment.

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 St., 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

Opportunity Alliance
50 Monument Square, Portland, ME 04102
Tel: 523-5049 | www.opportunityalliance.org

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 St., Waterville, ME 04901
Tel: 859-1500 | Fax: 873-0158
www.kvcap.org

Knox/Penobscot/Piscataquis Counties

Penquis
262 Harlow St., P.O. Box 1162, Bangor, ME 04402
Tel: 1-800-215-4942, 973-3500, Fax: 973-3699
TTY: 973-3520
www.penquis.org

Dover-Foxcroft Office
50 North St., Dover-Foxcroft, ME 04426
Tel: 564-7116 | Fax: 564-2218

Lincoln Office
40A Main St., Lincoln, ME 04457
Tel: 794-3093 | Fax: 794-3314

Rockland Office
315 Main St., Ste. 205, Rockland, ME 04841
Tel: 596-0361 or 1-800-585-1605
Fax: 594-2695

Lincoln/Sagadahoc Counties

Mid-Coast ME Community Action
34 Wing Farm Parkway
Bath, ME 04530
Tel: 442-7963 | Fax: 443-7447
www.midcoastMEcommunityaction.org

Waldo County

Waldo Community Action Partners
9 Field St., 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 St., 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.

Resources for Maine Immigrants

For New Mainers seeking culturally-specific community resources in the Lewiston-Auburn area, **Maine Immigrant and Refugee Services** offers case management and Whole Family Services to help immigrant families with cultural adjustment, immigration documentation, housing, economic resources, education, and employment.

Maine Immigrant and Refugee Services

256 Bartlett St, Lewiston, ME 04240
Tel: 207-782-0260 | Fax: 207-782-0261
www.meirs.org

For asylees and refugees in the Portland area, **Catholic Charities Refugee and Immigration Services** provides cultural orientation as well as translation, employment, and legal services.

Catholic Charities Refugee and Immigration Services

80 Sherman St, Portland, ME 04101
Tel: 207-871-7437 | Fax: 207-871-7465
<https://www.ccmaine.org/refugee-immigration-services>

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 healthcare, income support, food assistance, housing, childcare, 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 St., 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 St., 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 St., Bangor, ME 04401
Wheelchair Access 50 Columbia St. Please call ahead.
Tel: 942-8241
Fax: 942-8323, TTY users call Maine Relay 711

Lewiston Office:

37 Park St., Ste. 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:

13 Cooper St., Machias, ME 04654
Tel. 255-8656
Fax: 255-8657, TTY users call Maine Relay 711

Portland Office:

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

Presque Isle Office:

373 Main St., 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.–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 CareerCenters:
www.mainecareercenter.gov

Jobs in ME.com:
www.jobsinme.com

CareerCenter Library Resources—
Job Seeker Guide and Job Hunting in Maine
www.mainecareercenter.gov/library/index.shtml

ME Government jobs:
<http://www.maine.gov/portal> (click on “Employment”)

Occupational Outlook Handbook:
www.bls.gov/oo
(exploration tool covering the jobs held by 90% of America’s workforce)

Occupational Outlook Quarterly:
www.bls.gov/careeroutlook (periodical containing practical information on jobs and careers)

Bureau of Financial Institutions (Banking)

Tel: 624-8570 | 1-800-965-5235
<https://www.maine.gov/pfr/financialinstitutions/>

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: mainedol@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 paid 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 31).

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 a school superintendent's office. The Maine Department of Labor must approve and issue the permit before the youth can begin work.

Visit www.maine.gov/labor/publications/index.html for more information and to download a work permit application.

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, 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 31 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).
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 the first time, six (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:

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

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 no later than the next established payday. 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).

Email: 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 at 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 at 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” sends 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

Child Labor Law	Maine Department of Labor: 207-623-7900 TTY users call Maine Relay 711
Minimum Wage	Maine Department of Labor: 207-623-7900 TTY users call Maine Relay 711
Notice Relative to the Regulation of Employment	Maine Department of Labor: 207-623-7900 TTY users call Maine Relay 711
Occupational Safety and Health Regulations (for public places of employment only)	Maine Department 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
Video Display Terminal Law (where employees use computers 4 or more hours a day)	Maine Department of Labor: 207-623-7900 TTY users call Maine Relay 711
Whistleblowers Protection Act	Maine Department 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

Federal Government Required Posters

Employee Polygraph Protection Act	U.S. Department of Labor, Wage and Hour Division 603-666-7716
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 Minimum Wage	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.maine.gov/labor/posters and then chose Maine Employment Security Act Poster 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
Maine CDC Tobacco and Substance Use Prevention and Control
www.preventionforme.org or call 287-4627

Wages

- As of 1/1/22 the minimum wage will be \$12.75 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 regular 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 \$576.93.
- 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 no later than the next established payday.
- 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
207-287-3751 | 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
email: 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

Maine CDC Tobacco and Substance Use Prevention and Control
11 State House Station, 286 Water St., 4th Floor
Augusta, Maine 04333-11
Phone: 287-4627 | Fax: 287-4636
www.preventionforme.org
email: tsup.dhhs@maine.gov

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 St., 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, Ste. G26, Augusta, ME 04330
207-626-9160 | www.osha.gov
Employee Benefits and Security Administration
617-565-9600 | www.dol.gov/ebsa



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.gov
TTY users call Maine Relay 711

Augusta CareerCenter

45 Commerce Drive
109 State House Station
Augusta, ME 04333
Phone: 623-7981

Bangor (Tri-County) CareerCenter

45 Oak Street, Suite 3
Bangor, ME 04401-6667
Phone: 623-7981

Brunswick (S. Midcoast) CareerCenter

29 Sewall Street
Brunswick, ME 04011
Phone: 623-7981

Calais CareerCenter

One College Drive
Calais, ME 04619-0415
Phone: 623-7981

Lewiston CareerCenter

5 Mollison Way
Lewiston, ME 04240-5805
Phone: 623-7981

Machias (Washington Cty) CareerCenter

53 Prescott Drive, Suite 1
Machias, ME 04654-9752
Phone: 623-7981

Northern Kennebec

Valley CareerCenter
23 Stanley Road
P.O. Box 15
Hinckley, ME 04944
Phone: 623-7981

Greater Portland CareerCenter

151 Jetport Boulevard
Portland, ME 04102-9974
Phone: 623-7981

Presque Isle CareerCenter

66 Spruce Street, Suite 1
Presque Isle, ME 04769-3222
Phone: 623-7981

Rockland CareerCenter

91 Camden Street, Suite 201
Rockland, ME 04841-2421
Phone: 623-7981

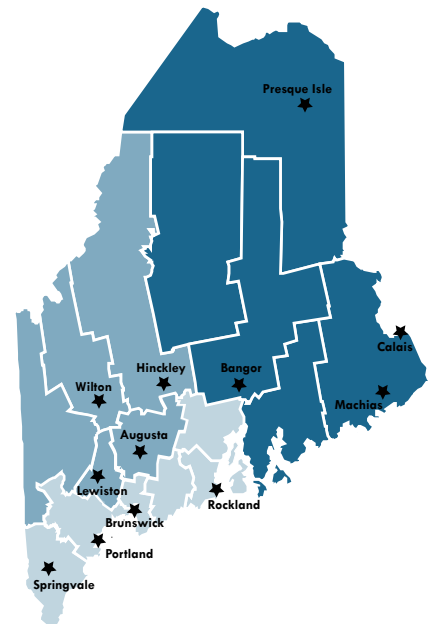
Springvale (York Cty) CareerCenter

9 Bodwell Court
Springvale, ME 04083-1801
Phone: 623-7981

Wilton CareerCenter

865 US Route 2E
Wilton, ME 04294-6649
Phone: 623-7981

TTY users call Maine Relay 711



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