

**UNITE**HERE!****

**Midwest Joint Board**

**Local 24 & Local 57**

**HELP FOR  
TOUGH TIMES  
COVID-19**

**A guide to  
unemployment,  
health care, legal  
help, family  
services and other  
basic needs.**

**2020**

Letter From Your Union

Unemployment Benefits

Budgeting

Federal Assistance

Mortgage Resources

Renters Guide

Utilities and Energy Help

Food Assistance

Health Care

Mental Health

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## You're not alone...

The novel Coronavirus or COVID-19 is impacting our country, our state, and all of us in unprecedented ways. For many of our employers, business is down, and that means layoffs or reduced hours for workers. Already many have lost jobs or are living in fear of losing their jobs in the near future. If you have recently found yourself laid off, or struggling through a reduction in hours or wages, this booklet will prove to be a valuable asset for you. We are committed to working with and assisting you through this challenging time.

We understand how an unexpected job loss can be devastating and the impact it has on your family and community. The staff of **UNITEHERE! Midwest Joint Board** is trained to assist you.

We encourage you to do your part to prevent the spread of the disease by practicing the principals of social isolation to the best of your ability. If you want to speak to **UNITEHERE! Midwest Joint Board** staff, we encourage you to call us on our hotline at 313-259-8480, rather than come into the office.

The situation with regard to available assistance is changing. This booklet offers resources for you that are current as of the time of writing. The agencies listed can offer help with financial problems, food, shelter, utilities, health care, legal services and job search assistance. In the coming days, new assistance may become available from federal, state or local government. We will do everything we can to update this booklet.

If you cannot find the specific information you need in this booklet, you can visit the Source for Basic Health and Human Services Information and Referral at [211.org](http://211.org), to find information for your state.

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In an effort to make our community a better place to live, work, raise a family and retire, it is the goal of **UNITEHERE! Midwest Joint Board** to be responsive to the needs of the membership.

The inclusion of agencies and programs in this booklet does not constitute endorsement nor does omission suggest disapproval.

## UNEMPLOYMENT BENEFITS

There are two ways to file an unemployment insurance claim, by phone or on the web.

**FILE BY PHONE:** Call the Unemployment Call Center at:  
**Michigan: 866-500-0017**  
**Ohio: 877-644-6562**  
**Pennsylvania: 888-313-7284**  
**West Virginia: 800-252-5627**

**FILE ON THE WEB:** There are no restrictions on the web. Claims may be filed 24 hours a day, seven days a week:

**Michigan:**

<https://miwam.unemployment.state.mi.us/ClmMiWAM/#1>

**Ohio:** <https://unemployment.ohio.gov/>

**Pennsylvania:**

<https://www.uc.pa.gov/unemployment-benefits/file/Pages/File%20an%20Initial%20Claim.aspx>

**West Virginia:**

<https://workforcewv.org/unemployment/claimants>

**\*\*IT IS EXTREMELY IMPORTANT THAT YOU KNOW YOUR ONLINE ID, PASSWORD, and E-MAIL INFORMATION. KEEP THIS INFORMATION SAFE AND SECURE, YOU WILL NEED IT TO RE-OPEN YOUR CLAIM\*\***

Whether you choose to file your claim by telephone or on the web, you must be ready to present the following information:

- Your Social Security Number
- Your correct alien registration number
- Pension information (if you are receiving any pension or 401k).

- Recall date (if you expect to be recalled to your job).
- Military DD-214, Member 4 Copy (if you were in the military in the past 18 months).
- Form SF-8 or SF-50 (if you were a federal civilian employee).

For each employer that you worked for in the past 18 months, be prepared to:

- Complete name and address and phone number of employer
- Your occupation with begin and end dates
- Reason for separation

Be ready to choose a four-digit Personal Identification Number (PIN), and decide whether you want 10% federal income tax withheld from your benefits and if you wish to claim your dependents.

## BUDGETING

Reduced income requires your utmost caution and skill in managing your money. There are

community resources to help you, but first you must plan ahead.



**Set up a realistic budget plan** allowing for basic needs: food, shelter, utilities and medical care. The worksheet on [page 15](#) will help get you started.

**Prioritize your bills.** When you do not have enough money to pay all the bills, pay these first: rent or mortgage, utilities, food and transportation

Before your bills become due, notify your creditors, lenders and/or landlord that you are unemployed and cannot meet your payments. Explain your situation truthfully

and ask for a written payment plan or discuss other ways to pay off your obligations. Use the document entitled “Sample Letter to Creditors” at the end of this booklet as a guide to communicate with your creditors.

**Maintain accurate files.** Before mailing your letters, make copies to keep for your files. If you must negotiate over the phone, keep detailed notes including the representative’s name, title, and phone number. Follow up any phone conversations in writing.

**Stay organized.** Keep everything in one place. Write a summary list of your financial plan for quick reference.

**Keep your end of the bargain.** If you are unable to make agreed upon payments, contact your creditors immediately to renegotiate.

*\*Avoid making unnecessary purchases on credit. Get budget counseling, if you are having difficulty. Sample budget on page 15.*

**If you need help with a consumer Problem, such as help negotiating with Creditors contact:**

- **Michigan Consumer Resources:**  
<https://www.consumeraffairs.com/resources/mi/>
- **Ohio Consumer Resources:**  
<https://www.consumeraffairs.com/resources/oh/>
- **Pennsylvania Consumer Resources:**  
<https://www.consumeraffairs.com/resources/pa/>
- **West Virginia Consumer Resources:**  
<https://www.consumeraffairs.com/resources/wv/>

## **FEDERAL ASSISTANCE**

President Trump has said that he will order the IRS to allow people impacted by coronavirus to file their federal taxes after the April 15 deadline. As of the time of this writing, there is no information available at the IRS website about a change in the deadline. <https://www.irs.gov/coronavirus>.

At this point, there are no FEMA administered programs to help people impacted by coronavirus.

## **MORTGAGE / RENT / LEASE RELIEF**

Planning ahead can avoid the loss of your home. For home mortgages, discuss your current financial status with your bank or mortgage lender and ask for an alternative payment plan. You should contact your mortgage company as soon as you know you will have difficulty meeting your mortgage payments. **The sooner you call, the more options will be available to you.** No matter what your situation is, **CALL TODAY!**

## **FEDERAL RESOURCES**

A key part of the Obama Administration's effort to help homeowners avoid foreclosure, MHA has programs designed to provide assistance to unemployed homeowners struggling to keep up with their payments.



Hotline: **888-995-HOPE (4673)**

Or visit: <http://www.makinghomeaffordable.gov>

**Home Again**  
NEVADA HOMEOWNER RELIEF PROGRAM  
OFFICE of the NEVADA ATTORNEY GENERAL

- **Mortgage Help for Homeowners Impacted by the Coronavirus**  
<https://www.fhfa.gov/Homeownersbuyer/MortgageAssistance/Pages/Coronavirus-Assistance-Information.aspx>

- **Detroit Relief**

<https://www.clickondetroit.com/news/local/2020/03/16/detroit-36th-district-court-issues-moratorium-on-evictions-due-to-coronavirus/>

**REMEMBER, COMMUNICATION IS ESSENTIAL, IF YOU WANT TO STAY IN YOUR HOME!!!**

## **VA MORTGAGES**

The Department of Veterans Affairs (VA) aims to help Veterans retain their homes or avoid foreclosure. If you are struggling to make your mortgage payments, speak with a VA loan servicer as soon as possible. Contact your nearest regional loan center to explore your options. Call 877-827-3702 or visit:  
[www.benefits.va.gov/HOMELOANS/contact\\_rlc\\_info.asp](http://www.benefits.va.gov/HOMELOANS/contact_rlc_info.asp).

## **OTHER VETERAN RESOURCES**

**Michigan Veterans Affairs Agency:**

<https://bit.ly/33xJcGQ>

**Ohio Veterans Services:**

<https://bit.ly/2xdlrru>

**Pennsylvania Resource Directory:**

<https://bit.ly/2QvWOGD>

**West Virginia Veterans Assistance:**

<https://bit.ly/2xN8EMQ>

## **UTILITY BILLS AND ENERGY ASSISTANCE**

**List of Relief by Various Categories:**

<https://www.energyandpolicy.org/utilities-disconnect-coronavirus/>

## **OTHER RESOURCES**

**Michigan Coronavirus Updates:**

<https://www.michigan.gov/coronavirus>

**Ohio Coronavirus Updates:**

<https://coronavirus.ohio.gov/wps/portal/gov/covid-19/>

**Pennsylvania Coronavirus Updates:**

<https://www.pa.gov/guides/responding-to-covid-19/>

**West Virginia Coronavirus Updates:**

<https://dhhr.wv.gov/COVID-19/Pages/default.aspx>

## **Membership Alert!!!**

Beware of Foreclosure Rescue Scams – **Help Is Free!** Foreclosure rescue and mortgage modification scams are a growing problem. Homeowners must protect themselves so they do not lose money—or their home.

Unscrupulous lawyers and scammers make promises that they cannot keep, such as guarantees to “save” your home or lower your mortgage, oftentimes for a fee. Scammers may pretend that they have direct contact with your mortgage servicer when they do not.

In this booklet **UNITEHERE! Midwest Joint Board** keeps you within the safe bounds of government sponsored and/or regulated agencies. Federal, County, and State governments provide many free resources to get you the help you need. All government agencies should provide assistance in English and Spanish, and other languages by appointment.

## **REMEMBER, THERE IS NO NEED TO SPEND ANY MONEY TO RECEIVE HELP!!**

### **Tips to Avoid Scams:**

1. Beware of anyone who asks you to pay a fee in exchange for a counseling service or modification of a delinquent loan.
2. Scam artists often target homeowners who are struggling to meet their mortgage commitment or anxious to sell their homes. Recognize and avoid common scams.
3. Beware of people who pressure you to sign papers immediately, or who try to convince you that they can “save” your home if you sign or transfer over the deed to your house.
4. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.
5. Never make a mortgage payment to anyone other than your mortgage company without their approval.

### **If You Suspect a Scam, contact the State Attorney General’s Office at:**

**Michigan’s Hotline for Complaints:** 877-765-8388

**Michigan’s Online Complaint Filing:** <http://mi.gov/agcomplaints>

**Ohio’s Phone Number:** 800-282-0515

**Ohio Online Site:** <https://www.ohioattorneygeneral.gov/Individuals-and-Families/Consumers/File-a-Complaint>

**Pennsylvania’s Phone Number:** 800-441-2555 (consumer protection hotline)

**Pennsylvania’s Online Site:** <https://www.attorneygeneral.gov/contact/>

**West Virginia’s Phone Number:** 1-800-368-8808 (consumer protection hotline)

**West Virginia’s Online Site:** <https://ago.wv.gov/Pages/consumercomplaint.aspx>

### **What to Do if You Have Been the Victim of a Scam**

If you believe you have been the victim of a scam, you should file a complaint with the Federal Trade Commission (FTC). Visit the FTC’s online [Complaint Assistant](#) or call 1-877-FTC-HELP (1-877-382-4357) for assistance in English or Spanish.

### **Do NOT apply for a Pay Day Loan!**

Pay Day Loans involve extremely high interest rates, are often secured by your personal belongings and create an unmanageable amount of debt. Don’t get yourself into a vicious cycle of debt – stay away from Pay Day Loans!

## **LEGAL ASSISTANCE**

If you are in a situation where you need legal advice or legal representation, there are reduced legal fee resources and in some cases, free legal advice available. A few resources are provided below:

### **LEGAL AID:**

- **Michigan Legal Aid Site:**  
[https://www.michbar.org/public\\_resources/legalaid](https://www.michbar.org/public_resources/legalaid)
- **Ohio Legal Aid Site:**  
<https://www.ohiolegalhelp.org/>
- **Pennsylvania Legal Aid Site:**  
<https://palegalaid.net/>
- **West Virginia Legal Aid Site:**  
<https://www.lawv.net/>

## **FOOD & TEMPORARY ASSISTANCE FOR YOU AND YOUR FAMILY**

### **Michigan:**

- Child Meal Pickup Resources:  
<https://www.mcgi.state.mi.us/schoolnutrition/>
- General FAQs on many available resources for Michigan:  
<https://www.bridgemi.com/michigan-health-watch/michigan-coronavirus-q-reader-questions-answered>

### **Ohio:**

- At Home Learning Resources  
<https://coronavirus.ohio.gov/wps/portal/gov/covid-19/home/Family-Activities/Resources-for-Parents-and-Families>

### **Pennsylvania:**

- Resources for Families:  
<https://www.pa.gov/guides/responding-to-covid-19/#ForIndividuals>
- Food Assistance:  
<https://www.agriculture.pa.gov/FoodForThought/Pages/Article.aspx?post=71>

### **West Virginia:**

- Child Meal Pickup Resources:  
<https://wvde.us/covid19/feeding-site-information/>
- Public Resources and FAQ:  
<https://dhhr.wv.gov/COVID-19/Pages/communities.aspx>

## **TEMPORARY ASSISTANCE PROGRAMS:**

You should be aware that many assistance programs are run through your state, county or municipal government.

At the time of this writing, the Federal Government had not yet created a program to enable people impacted by coronavirus to access Food Stamps (known as SNAP), but there is pending legislation.

### **SNAP Application Assistance – Find Your State Office:**

<https://www.fns.usda.gov/snap/state-directory>

SNAP recipients, who are expectant mothers or have children under the age of 5 years, are eligible for Women, Infant and Children (WIC) benefits, which are also redeemed for groceries at authorized retailers like grocery stores. Even if you are not eligible for SNAP based on income, you may be eligible for WIC.

## **YOUR CHILDREN**

### **The Summer Food Service Program (SFSP):**

Ensures that low-income children continue to receive nutritious meals when school is not in session. This summer, USDA plans to serve more than 200 million free meals to children 18 years and under at approved SFSP sites.

### **To find a location near you:**

<https://www.fns.usda.gov/summerfoodrocks>  
Information will be available in May.

## HEALTH CARE

We are dealing with each Employer individually on health care. We will keep you updated by property/state.

### COBRA:

The Federal COBRA law requires that most employers offer you and your family a temporary extension of health coverage at group rates, called “continuation coverage”. Depending on the circumstances of your job departure, you, your spouse and dependent children may be eligible for coverage for a minimum of 18 months with a possible extension to 36 months in certain circumstances. You may be required to pay the full premium, including your employer’s contribution.

**Michigan:** <https://bit.ly/2U4G56i>

**Ohio:** <https://bit.ly/33wSTW9>

**Pennsylvania:** <https://bit.ly/3aaUQu8>

**West Virginia:** <https://bit.ly/2U7aIrX>

Some states have created a new, temporary open enrollment period Summary of where the states are at:

<https://www.commonwealthfund.org/blog/2020/what-are-state-officials-doing-make-private-health-insurance-work-better-consumers-during>.

### MEDICARE:

Medicare is a federally funded medical insurance program administered by the Social Security Administration. You are eligible for Medicare hospital insurance if you:

- Are 65 and receive Social Security or railroad retirement benefits
- Have received Social security disability benefits for 24 months

For more information about these requirements and other features of the Medicare program, call:

**Social Security Administration**

(800) 772-1213

Or visit [www.ssa.gov](http://www.ssa.gov)

### MEDICAID:

Medicaid is a state implemented medical program to help you obtain health care and related services. Those eligible for Medicaid include low-income:

- Families receiving or who are eligible for TANF
- individuals who are age 65 or older, blind or disabled
- Social Security Income (SSI) recipients
- Children who are born in the U.S., even if their parents are not citizens or legal residents
- Pregnant women and children if they meet both an income and assets test

Low-income families with children and/or teens may be eligible for health insurance through the state CHIP program. **Your state’s program can be located through <https://www.insurekidsnow.gov/>**

### WOMEN WITH INFANTS & CHILDREN – WIC:

WIC provides nutritious foods, nutrition education, breastfeeding support, and referrals to health and other social services to participants at no charge.

WIC serves income eligible pregnant, postpartum and breastfeeding women, and infants and children up to age 5 who are at nutrition risk.

**Call the WIC Hotline at:**

**Michigan:** 800-942-1636

**Ohio:** 800-755-4769

**Pennsylvania:** 800-942-9467

Finally, if all else fails, your family doctor or local hospital does not want to see you ignore health problems. If you have lost your health coverage, speak to your doctor



about the possibility of negotiating reduced fees and payment schedules.

## **MENTAL HEALTH RESOURCES**

Mental health can be at risk during stressful times such as dealing with a reduction in income. Below are resources to help you cope with stress, depression, drug/alcohol addiction, gambling addiction, and domestic violence:



### **Mental Health & Addiction Assistance:**

- **Michigan:** <https://bit.ly/3ddKpaO>
- **Ohio:** <https://bit.ly/2IWJuOl>
- **Pennsylvania:** <https://bit.ly/2QvMk0P>
- **West Virginia:** <https://bit.ly/33wO2Ep>

### **LIFELINE:**

The National Suicide Prevention Lifeline is a 24-hour, toll-free, confidential suicide prevention hotline available to anyone in suicidal crisis or emotional distress.

By dialing **1-800-273-TALK (8255)**. The call is routed to the nearest crisis center in a national network of more than 150 crisis centers. Or **TEXT "4HOPE" TO 741 741**. The Lifeline's national network of local crisis centers provide crisis counseling and mental health referrals day and night

### **THE DISASTER DISTRESS HOTLINE:**

A 24/7, 365-day-a-year, national hotline dedicated to providing immediate crisis counseling for people who are experiencing emotional distress related to any natural or human-caused disaster. This toll-free, multilingual, and confidential crisis support service is available to all residents in the United States and its territories. Call **(800)-**

**985-5990** or text **TalkWithUs to 66746** to connect with a trained crisis counselor.

### **NATIONAL DOMESTIC VIOLENCE HOTLINE:**

Hotline advocates are available 24/7/365 to take your calls at (800) 799-SAFE (7233) or by texting LOVEIS to 22522 or at [thehotline.org](http://thehotline.org)

## **FOR OLDER WORKERS**

### **SOCIAL SECURITY**

If you are 62 or older you may be eligible for Social Security benefits. If you begin collecting before age 65, your benefits will be reduced. The amount of benefits that you receive is based on your lifetime earnings.



You can apply for benefits online at: <https://www.ssa.gov/onlineservices/> as of this writing, all Social Security Administration Offices are closed, please apply online. Limited services are available by phone, (800) 772-1213. Find office at <https://secure.ssa.gov/ICON/main.jsp>.

### **Supplemental Security Income (SSI):**

SSI is a federal program that pays monthly benefits to people who are 65 or older, or blind, or have a disability and who don't own much or have a lot of income. SSI isn't just for adults. Monthly benefits can go to disabled and blind children, too. For information, call Social Security at the number listed above.

## **IMMIGRATION**

Some members who are not citizens may be concerned about whether accessing governmental help to get testing and treatment for COVID-19.

US Citizens and Immigration Services issued the following statement:

“To address the possibility that some aliens impacted by COVID-19 may be hesitant to seek necessary medical treatment or preventive services, USCIS will neither consider testing, treatment, nor preventative care (including vaccines, if a vaccine becomes available) related to COVID-19 as part of a public charge inadmissibility determination, nor as related to the public benefit condition applicable to certain nonimmigrants seeking an extension of stay or change of status, even if such treatment is provided or paid for by one or more public benefits, as defined in the rule (e.g. federally funded Medicaid).”

Read the full statement at:

<https://www.uscis.gov/greencard/public-charge>.

## **FREE/REDUCED COST INTERNET**

If you need internet at home, Comcast and AT&T both have free/low cost programs for people who are on SNAP, TANF, MEDICAID, WIC or other public assistance. See the program for more information. See ATT Map <https://www.att.com/Common/merger/files/pdf/att-us-service-area-map-21-state.pdf>.

Comcast’s Internet Essentials program is free for the first two months and then \$9.95 after that. More information at: <https://www.internetessentials.com/>.

AT&T’s Access Program is \$5 or \$10 per month. There is a monthly maximum data usage and there are fees if you go over. <https://www.att.com/support/article/u-verse-high-speed-internet/KM1094463/>.

**Call to negotiate a lower rate.** Ask your cable company for the customer retention department. Tell them that you will be cancelling your account if you can’t negotiate a lower rate.

## TAKING CARE OF YOURSELF

1. Stay active mentally and physically
2. Eat healthy foods, get enough rest
3. Exercise, take up a new recreational activity you always wished to start
4. Recognize the effects of stress and seek help if needed
5. Organize your time, scheduling time to enjoy yourself
6. Develop a support system; keep in touch with friends
7. Get involved in a volunteer activity
8. Catch problems while they are small

**“An ounce of prevention is worth a pound of cure”**

## Your Rights under the Fair Debt Collection Practices Act

*While debt collectors do have the right to demand payment, and eventually take legal action if necessary, the Fair Debt Collection Practices Act (FDCPA) prohibits any kind of harassment.*

The FDCPA applies to any personal, family, or household debt and covers debt collectors who regularly collect debt for others, but not the creditors themselves or their lawyers.

If you find yourself on the receiving end of a collection call, you might wish to know:

- **When can a collector contact me?** Unless you give them permission to do otherwise, debt collectors can only contact you between 8:00 am and 9:00 pm. They may not communicate with you by postcard.
- **Can collectors contact me at work?** A collector may not contact you at work if they know your employer disapproves.
- **What constitutes harassment under the FDCPA?** Collectors may not use profane language or threaten you with violence. In many instances, it prohibits the publication of a list of consumers who allegedly refuse to pay debts. Collectors may not threaten to take your property unless they are actually able to do it.
- **Can collectors contact my family or friends?** Debt collectors can contact other people but only to ask for information on how to locate you. In most cases, the collector may not divulge the reason for the call to anyone other than you or your attorney.
- **Can I get a collector to stop contacting me?** Debt collection agencies are required to honor written requests to stop contacting consumers. Please be aware that sending a “cease and desist” letter does not relieve you of your responsibility. You will still owe the money, and the company may pursue collection efforts.

To obtain a copy of the FDCPA, visit the Federal Trade Commission’s Website at [www.FTC.gov](http://www.FTC.gov) or call 877-FTC-HELP.

## SAMPLE LETTER TO CREDITORS

Date: \_\_\_\_\_

Dear \_\_\_\_\_,

I am temporarily on a reduced income, due to the economic impact of COVID-19. I am asking for your cooperation during this difficult period.

I need to cut back on all my regular payments. I would like to work with you to establish a reduced payment. This is the fairest thing I can do under the circumstances. When I return to work, I will again work with you to establish a plan to catch up on my payments.

Thank you for your understanding.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
PRINT NAME

\_\_\_\_\_  
Account Number

\_\_\_\_\_  
Address

\_\_\_\_\_  
Phone

**BILL SLIPS  
INCLUDE WHEN YOU PAY BILLS**

Date: \_\_\_\_\_ Account # \_\_\_\_\_

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, \_\_\_\_\_ Name \_\_\_\_\_  
-----

Date: \_\_\_\_\_ Account # \_\_\_\_\_

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, \_\_\_\_\_ Name \_\_\_\_\_  
-----

Date: \_\_\_\_\_ Account # \_\_\_\_\_

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, \_\_\_\_\_ Name \_\_\_\_\_  
-----

Date: \_\_\_\_\_ Account # \_\_\_\_\_

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, \_\_\_\_\_ Name \_\_\_\_\_  
-----

Date: \_\_\_\_\_ Account # \_\_\_\_\_

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, \_\_\_\_\_ Name \_\_\_\_\_  
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## Monthly Financial Planning Worksheet

If the total expenses are more than the total income, then reduce or eliminate some of your expenses.

### ASSETS

Checking	
Savings	
Other Assets	
<b>TOTAL</b>	

### INCOME

	<b>Month :</b>
Unemployment	
Other Income	
<b>TOTAL</b>	

### EXPENSES

	<b>Month :</b>
Rent/Mortgage	
Power	
Water	
Gas	
Food	
Telephone	
Car Payment	
Insurance	
Cable	
Internet	
Laundry	
Household Supplies	
Hygiene Supplies	
Gas/Bus Fare	
Dues	
Credit Card Debt	
Clothing	
Healthcare Premium	
Medical Co-payment	
Prescription	
Child Care	
Other	
<b>TOTAL</b>	