

***“HELP!***

***I’m***

***laid***

***off!”***

***Everything you hoped  
you would never need  
to know about being  
an unemployed  
screen cartoonist***

Motion Picture Screen Cartoonists,  
Local 839 IATSE  
4729 Lankershim Boulevard  
North Hollywood, CA 91602-1864  
(818) 766-7151  
<http://www.mpsc839.org>  
[mpsc839@mindspring.com](mailto:mpsc839@mindspring.com)

## ***How do I file for unemployment insurance?***

- ***You should file for unemployment insurance immediately! Don't put it off, even if you think you might be called back!***  
Claims begin the Sunday prior to your filing date and cannot be pre-dated.
- Your initial claim with the Employment Development Department (*EDD; see below*) can be filed over the phone or the Internet; it is not necessary to appear in person. Phone filings are taken Monday-Friday from 8 am to 5 pm.
- Have the following information available: your full name, Social Security number, address, zip code, and home telephone; full name of your last employer, last day worked, and the reason you were given for layoff. Remember that if you were paid by a payroll company such as Entertainment Partners, they may be listed as your ex-employer; check with the studio if you aren't sure.
- To qualify, you must be available and able to work, and you must actively seek employment.
- Your weekly award will be based on your highest quarterly earnings. Effective for claimes filed after 1/5/2002, the maximum benefit is \$330.00 per week and \$8,580.00 per claim (twenty-six weeks).

**Employment Development  
Department**

<http://www.edd.ca.gov>

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

Spanish: (800) 326-8937

Korean: (800) 547-3506

Outside CA: (800) 250-3913

- Remember that unemployment insurance is only available if you have been laid off, not if you quit or were fired for cause. If you were “let go” by an employer at the expiration of your personal service contract, this should qualify as a layoff provided that you were available after the PSC expired, and the employer indicated they were not offering further work.
- *Any income you earn or receive must be reported.* Income earned from a previous employment period (such as back wages, dismissal pay, vacation pay, etc.), will not be deducted from your unemployment insurance benefits *unless you fail to report it!*

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

- As an honorably withdrawn member, you are still a member in good standing of Local 839. You will still be listed on the availability lists requested by union employers. You will continue to receive *The Peg-Board* free of charge for a year, after which you can subscribe for \$10.00 per year, or read it online on our website, or pick up free copies at the union office during business hours.
- As long as you are on honorable withdrawal, you will not be charged any dues or fees until and unless you go back to work at a union shop. You will not be required to reinstate or pay any fees as a prerequisite for being rehired.
- To qualify for honorable withdrawal, you must be paid up through the current quarter. You must pay by the tenth day of the quarter to avoid obligation for that quarter’s dues. If you are not paid up, contact the union office to make arrangements.

*(continued)*

- If you return to work at a union shop within one year of withdrawal, upon reinstatement you will be charged the dues for the quarters on withdrawal. If you return after one year, you will be charged the IATSE per capita fees (\$38.00 per quarter as of January 2002), plus a \$25.00 fee. *In no event will you be charged another initiation fee; honorable withdrawal will never cost you more than keeping your account active.*
- Generally speaking, the only membership benefits you lose by being on withdrawal are non-financial. You cannot vote in union elections; you cannot run for union office while on withdrawal or for at least two years afterward. You may attend union meetings, where you have “voice but no vote”; that is, you may speak but you cannot make motions or vote.
- Requests for honorable withdrawal must be in writing, dated and signed. You can mail them to the union office, fax them to Lyn Mantta at (818) 506-4805, or email them to lyn@mpsc839.org (be sure to include your name in the email).

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### ***Am I going to lose my health and pension benefits?***

- Contact the **Motion Picture Industry Health and Pension Plan** to determine the status of your health and pension benefits. (Call Mon-Fri between 9:30 am and 4 pm).
  - ◆ If you were qualified for **health benefits** from your previous union employer, they will not expire immediately upon layoff. If you qualify for a “bank of hours”, you may be able to extend your coverage for an additional six months. *Contact the MPIHPP Eligibility Department at ext. 263.*

*(continued)*

# Motion Picture Industry Health and Pension Plan

<http://www.mpiphp.org>  
 (818) 769-0007 or (310) 769-0007  
 toll-free outside southern California:  
 (888) 369-2007

**24-hour automated  
health insurance information:  
Extension 8**

**Most departments open for phone calls,  
Mon.-Fri. 9:30 am-4 pm**

## Health Plan Related Topics

	<i>Extension</i>
Address Change .....	190
Benefit Cards .....	263
Case Management .....	286
Claims Information - Medical .....	244
<b>COBRA/Self-Pay Program .....</b>	<b>116</b>
Disability .....	263
Divorce of Participant .....	263
Domestic Partnership .....	292
<b>Eligibility and Ineligibility .....</b>	<b>263</b>
Forms/Summary Plan - Information Booklets .....	251
HMO Enrollment .....	263
Prescription Drug Benefit and Rx Forms .....	(800) 966-5772
Retiree Health Plan Information .....	244
Vision Benefits (VSP) .....	(800) 622-7444
Workers' Compensation .....	249

## Pension/IAP Related Topics

	<i>Extension</i>
Address Change .....	627
Break in Service .....	623
Disability .....	627
Divorce of Participant .....	627
Lost Check .....	606
%age Contribution Increases (IAP) .....	478
<b>Pre-Retirement Information</b>	
<b>(Print-out of Years and Hours) .....</b>	<b>627</b>
Reemployment of Pensioner .....	771
Retirement Benefit .....	627
Summary Plan Description Booklet .....	251
Unclaimed Vacation & Holiday Pay .....	623
Vesting .....	627

- ◆ If you have at least five qualified years, your **pension** is “vested” and guaranteed under Federal law to be available at your age of retirement. If you are not yet vested, you will not lose the employer contributions made to date, but if you do not work at a union shop for at least thirty months you may lose the accumulated time towards the five-year vesting. For pension information, *contact extension 627*.
  - ◆ *The Motion Picture and Television Fund has a **Health Insurance Premium Support Program**. Applications are available online at [mptvfund.org](http://mptvfund.org) or by calling (818) 876-1265.*
- After your health coverage expires, you will almost certainly be eligible to continue your health insurance through **self-payment (“COBRA coverage”)**. *Contact extension 116 for COBRA information.*
- ◆ COBRA self-payment has the advantage of guaranteeing the same level of coverage you get through the union plan, but at a higher rate than some of the options available under “Medical Resources” on pages 14-15.
  - ◆ Bruce Baichman of **Baichman and Daughters** — (800) 794-9401 — points out that unless you or your dependents have health problems for which you need the breadth and scope of union health coverage, you may prefer to purchase your own individual plan. Plans available through Baichman and Daughters and some of the other resources on pages 14-15, can be purchased by the day, week or month.
  - ◆ You are entitled to self-payment under COBRA for no more than eighteen months or until re-employed. However, under a law known as **HIPAA** (love them acronyms!), if and when your COBRA coverage expires insurance

companies must offer you their most popular plans *regardless of your health condition, no questions asked*. As with COBRA benefits, however, the cost of HIPAA coverage can be steep.

- ◆ **Bruce Baichman’s recommendation:** “If you cannot find work at an employer that offers health insurance, apply on the open market to see if you qualify for preferred rates. Failing that, apply for COBRA until re-employed or until it runs out at eighteen months. After that, apply again for individual coverage. If you’re unable to obtain preferred rates because of a medical condition, look into HIPAA coverage”.

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### ***How much dismissal pay will I get, and how do I apply for it?***

- Dismissal pay, sometimes called “severance pay”, is due to you under the union contract after a layoff from a union shop.
- Dismissal pay is due to you ninety days after your last day of work if:
  - ◆ You were laid off (but not if you resigned or were fired for cause);
  - ◆ You worked for your previous union employer for at least ninety days;
  - ◆ In the ninety days since your layoff, if you have refused any work from your former employer (even freelance), you will not qualify for dismissal pay.
  - ◆ If you accept a job from your former employer within the ninety-day period (even a freelance job), you will not lose your dismissal pay, but the ninety-day qualification period will restart on the day you are subsequently laid off.
  - ◆ As with unemployment insurance, you are eligible if you left a job at the end of your personal service contract, provided the employer did not offer you further employment. *(continued)*

- ◆ You qualify for dismissal pay even if you have gone to work for another employer.
- Your dismissal pay is calculated as follows:
  - ◆ If you worked at least three months for your last employer but less than six, you will be owed 1 1/4 days' pay.
  - ◆ If you worked at least six months for your last employer but less than one year, you will be owed 1 weeks' pay.
  - ◆ If you worked one year or more, you will be owed 2 weeks' pay.
  - ◆ It is Local 839's position that dismissal pay is to be paid based on your last rate of pay. If your employer pays you less than this, please notify the union office.
- To apply for dismissal pay:
  - ◆ We recommend you wait at least ninety days, but no longer than seven months, from your date of layoff (mark your calendar!)
  - ◆ You must request dismissal pay *in writing* from the human resources department of your former employer (not from the union). Contact the HR department to find out who the request should be addressed to.
  - ◆ In most cases, you will receive your dismissal pay within two to three weeks of your request. If there are problems or delays, contact the union office.

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### ***How can I adjust to "layoff mode"?***

- **Make a budget and cut expenses.**
  - ◆ Review and reduce food expenses. Do not eat out. Cook meals from scratch, instead of expensive (and boring) frozen dinners. Make more than you plan to eat and freeze leftovers.
  - ◆ Be a coupon-clipper. You'll be amazed how much you save over time.

- ◆ Reduce telephone usage and change to a lower cost plan. Cancel cellphone service, or use it for real emergencies only. Send e-mails instead of long-distance calls.
  - ◆ Reduce or cancel cable TV service.
  - ◆ Cancel cable-modem or DSL services and use a dial-in modem for Internet access. Or, cancel your Internet service, sign up for a free e-mail account and use terminals at the library.
  - ◆ Get a library card, and/or go to used bookstores, instead of new books.
  - ◆ Reduce household energy usage. Don't turn on air conditioning unless the outside temperature exceeds 90°.
  - ◆ Avoid unnecessary driving. Consider public transportation, walking or bicycling.
  - ◆ Stop using credit cards; postpone or avoid unnecessary purchases. Don't buy anything on the Internet unless you have comparison-shopped with local retailers, allowing for hidden charges such as shipping.
  - ◆ Sell off possessions you do not use, such as extra vehicles, electronic equipment or computers.
  - ◆ Within your budget, give yourself an inexpensive weekly "treat": see a movie, go out with friends, etc.
- **Avoid borrowing money or taking loans.**
- ◆ However, if absolutely necessary, take a 401(k) loan instead of a "cash-out".
  - ◆ The interest you pay on a 401(k) loan goes back into your account and not to a bank. Remember that you cannot "cash out", or borrow off, your pension or Individual Account Plan accounts.
  - ◆ 401(k) cash-outs, available after a ninety-day layoff, should be avoided except in the direst of emergencies. They not only devalue your retirement account, but the tax penalties are

significant — depending on your tax bracket you could lose as much as 45% of your account to Federal and state taxes and withdrawal fees.

➤ **Start planning for employment**, permanent or temporary:

- ◆ Keep in touch with friends, industry acquaintances, and former co-workers.
- ◆ Avail yourself of job resources like the Internet, the Animation World Network ([www.awn.com](http://www.awn.com)) and other career resources (*see page 13*).
- ◆ Get a copy of the studio list from the union office. Send an e-mail with your name to Jeff Massie at [jeffm@mpsc839.org](mailto:jeffm@mpsc839.org) and he'll put you on the member e-mail list, to which we send out info when we hear about shops that are hiring.
- ◆ Always be courteous with prospective employers, even if you feel they have not been courteous to you. Don't call more often than once every two weeks, unless they have suggested you call more frequently.
- ◆ Ask about the employer's policies for application and portfolio submission, and follow them to the letter; don't assume that an "end run" is the only way to get a job. Don't show up at an employer's office unless you have first made an appointment. Undue persistence can burn your bridges faster than a bad portfolio. Realize that "no" almost always means "no".
- ◆ The union neither encourages nor discourages members from taking non-union jobs; the chances of "getting in trouble with the union" just for taking a non-union job to keep bread on the table are virtually nil. If you take non-union work we ask you to sign a representation card, and encourage your fellow employees to do the same.

*If you are ready to deal with a substance problem or other addiction, consider going for treatment immediately after your layoff, while your health insurance is still available for recovery-related care. Your treatment must be pre-approved for insurance coverage. **Blue Cross/Blue Shield participants** should contact **EIRAC (the Entertainment Industry Referral and Assistance Center)** at **(818) 981-6789** to confidentially discuss options and get pre-approval. **HMO participants** should contact their HMO directly. Additional information (including dependent coverage information) is online at [www.mpiphp.org/Health\\_Plans/AEP/alcoholism.htm](http://www.mpiphp.org/Health_Plans/AEP/alcoholism.htm).*

- ◆ Alcoholics Anonymous: LA  
(323) 936-4343, Valley (818) 988-3001
- ◆ Al-Anon, (818) 760-7122
- ◆ Cocaine Anonymous, (310) 216-4444
- ◆ Debtors Anonymous, (310) 822-7250
- ◆ Gamblers Anonymous, (213) 386-8789
- ◆ Narcotics Anonymous, (818) 773-9999
- ◆ Secular Organizations for Sobriety/  
SOS, (310) 821-8430

➤ **RETRAIN!** Now is the time to learn that computer program or artistic skill. Sign up for classes at your local community college, or contact one of the resources under “Career Resources” on page 13. Contact the union office for further information on CGI classes or the American Animation Institute.

- ◆ American Animation Institute,  
(818) 766-0521
- ◆ DH Institute of Media Arts,  
(310) 899-9377
- ◆ Friedman 3D, (323) 223-0604
- ◆ Glendale College, (818) 240-1000
- ◆ Gnomon, (323) 466-6663
- ◆ Santa Monica College, (310) 434-4295
- ◆ UCLA Extension, (310) 825-9064
- ◆ Webisode Academy, (818) 508-8666;  
[www.webisode-academy.com](http://www.webisode-academy.com)
- ◆ Weynand Training International,  
(818) 995-1719

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

- **It may be time to look for employment alternatives in fields besides motion picture animation.**
  - ◆ Only you can decide when to start looking for another kind of job. Don't beat yourself up — you're certainly not alone. You might be surprised how many people who have worked a long time in animation have spent portions of their lives in a different line of work. When the cartoon biz picks up again (as it surely will), you'll always have the option of coming back.
  - ◆ **The Actors Fund Work Program at (323) 939-1801** offers individual career counseling to union members to upgrade their interim work skills and/or develop a second career. Workshops on job search techniques, résumé writing and interviewing are held regularly. Tuition grants for retraining purposes are awarded nationwide. (*See Actors Fund at right*)
  - ◆ If you have a bachelors' degree, contact your local school district about where to go to take **the CBEST exam**. Review books for this exam are available at any large bookstore. Once you've passed the CBEST you can qualify for an emergency credential and sign up for substitute teaching work. Ask Steve Hulett at the union office if you have any questions.
- **Always promptly inform your creditors that you are unemployed.** Many creditors will be willing, or may be legally obligated, to grant you some degree of debt relief.
  - ◆ If you are paying alimony or child support, inform the judge or court that issued the decree of your situation.

*Two resources for industry-based assistance:*

**The Motion Picture and  
Television Fund**

<http://mptvfund.org>

(800) 876-8320

Social Services Department

*(financial assistance)*, (323) 634-3888

Health Insurance Premium Support Program,

(818) 876-1265

*(not to be confused with the Motion Picture  
Industry Health and Pension Plan — see page 5)*

**The Actors Fund**

<http://www.actorsfund.com>

5757 Wilshire Blvd.

Los Angeles 90036

(323) 993-9244 or (800) 798-8477

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

➤ **CAREER RESOURCES**

- ◆ **Verdugo Jobs Center, (818) 409-0476**
- ◆ **The Actors Fund Work Program,  
(323) 939-1801** *(see above and left)*
- ◆ Career Planning Center, (310) 273-6633
- ◆ Chinatown Service Center, (213) 808-1700
- ◆ Chrysalis Center, (213) 895-7777
- ◆ Metro Skills Center, (213) 386-7269

➤ **FINANCIAL RESOURCES**

- ◆ Consumer Credit Counseling Service,  
(800) 750-2227; <http://www.cccsla.org>
- ◆ Dept. of Public Social Services,  
(213) 974-0201
- ◆ Labor Community Services, (213) 427-9044
- ◆ Catholic Charities, (213) 251-3400
- ◆ A.F.D.C., (213) 744-6623
- ◆ Jewish Free Loan, (323) 655-6922  
*(non-sectarian, interest free lender)*
- ◆ Motion Picture and Television Fund *(see  
above)*

➤ **RESOURCES FOR HOUSING**

- ◆ HUD, (213) 894-8000
- ◆ LA City Housing, (213) 252-2576
- ◆ LA County Housing, (323) 260-3300
- ◆ LA Community Services, (323) 750-9860
- ◆ The Actors' Fund (*see page 13*)
- ◆ Motion Picture and Television Fund (*see page 13*)
- ◆ Labor Community Services, (213) 427-9044
- ◆ New Image Emergency Center, (562) 983-7289
- ◆ St. Vincent de Paul, (323) 224-6280

➤ **RESOURCES FOR UTILITIES**

- ◆ Catholic Charities, (213) 251-3400
- ◆ Energy Hot Line, (800) 342-5397
- ◆ Energy Crisis Line, (213) 353-3982
- ◆ Home Energy Assistance Program, (800) 433-4327
- ◆ Labor Community Services, (213) 427-9044
- ◆ Lutheran Social Services, (818) 901-9480
- ◆ The Actor's Fund (*see page 13*)

➤ **HEALTH RESOURCES**

**MEDICAL**

- ◆ Baichman & Daughters, (800) 794-9401 (*purchase basic medical insurance by the day, week or month — see pages 6-7*)
- ◆ The Actor's Fund (*see page 13; ask about the Artists' Health Insurance Resource Center*)
- ◆ Motion Picture and Television Fund (*see page 13; ask about the Industry Advantage Individual Plan, 888-558-4247*)
- ◆ Healthy Families, (888) 747-1222 (*medical, dental and vision care for uninsured children and pregnant women*)
- ◆ Hollywood-Sunset Free Clinic, (323) 660-2400
- ◆ Los Angeles Free Clinic, (323) 653-8622
- ◆ T.H.E. Clinic, (323) 295-6571

- ◆ Chinatown Service Center, (213) 808-1718  
*(toll free clinic info, 800-427-5700)*
- ◆ AltaMed Health Services, (323) 725-8751  
*(call for location nearest you)*
- ◆ Queen's Care Clinic, (213) 413-1050
- ◆ County-USC Medical Center,  
(323) 226-2622
- ◆ County of Los Angeles, (800) 378-9919  
*(ability-to-pay plan; free or low-cost health care at county hospitals and clinics)*
- ◆ Public-Private Partnership Program *(neighborhood clinic)*, (800) 427-8700
- ◆ Union Privilege Health Savings,  
(800) 228-3523

### **DENTAL**

- ◆ Harbor-USC Dental, (310) 222-3493
- ◆ Los Angeles Free Clinic, (323) 653-1990
- ◆ Pediatric & Family Center, (213) 747-5542
- ◆ Queen's Care Clinic, (213) 413-1050
- ◆ The Right Dentists *(union member discounts)*:  
Panorama City — (818) 893-7858  
Palmdale — (661) 273-1333  
Lancaster — (661) 723-5400
- ◆ UCLA Dental School, (310) 825-0834

### **VISION CARE**

- ◆ Queen's Care Clinic, (213) 413-1050
- ◆ PTSA *(for kids)*, (213) 745-7114
- ◆ Medi-Cal Eye Doctors:  
Downtown Los Angeles — (213) 628-6291  
Hollywood — (323) 4643228  
Los Angeles — (323) 263-2307  
Huntington Park — (323) 583-8000  
Monterey Park — (626) 288-3555

### **HEARING AIDS**

- ◆ Hear Center, (626) 796-2016
- ◆ Hearing Aid Line, (800) 521-5247
- ◆ Hearing Help Line, (888) 432-7435
- ◆ Hear Now, (800) 648-4327

## CHILD CARE

- ◆ Home-Safe Childcare, 6720 Melrose Ave., Los Angeles (323) 934-7979
- ◆ Department of Children's Services, (213) 351-5602
- ◆ Crystal Upstairs (referrals), (323) 299-8595
- ◆ Child Care Referrals, (800) KIDS-793
- ◆ Centro de Niños, (323) 268-4600
- ◆ Motion Picture and Television Fund (*see page 13; Samuel Goldwyn Foundation Children's Center, 2114 Pontius Ave., Los Angeles; 310-445-8993*)

## MENTAL HEALTH/EMOTIONS

- ◆ Entertainment Industry Referral and Assistance Center (EIRAC), (818) 981-6789
- ◆ Chinatown Service Center, (213) 808-1700
- ◆ Depression Line, (800) 421-4211
- ◆ El Niño Family Center, (323) 757-0101
- ◆ Family Health Center, (213) 742-5883
- ◆ Gay & Lesbian Community Service Center, (323) 993-7400
- ◆ Hollywood-Sunset Free Clinic, (323) 661-0718
- ◆ Kedren Center, (323) 223-0425
- ◆ Los Angeles Free Clinic, (323) 653-8622
- ◆ *Substance abuse/addiction resources, see page 11*

## ➤ OTHER RESOURCES

- ◆ ***For information on welfare, food stamps and government assistance: Los Angeles Coalition to End Hunger and Homelessness***, 548 S. Spring St., Los Angeles 90013; (213) 439-1070; [www.peoplesguide.org](http://www.peoplesguide.org)
- ◆ **Red Cross**, 2700 Wilshire Blvd., Los Angeles 90057; (213) 739-5200
- ◆ **United Way Of Greater Los Angeles**, (800) 339-6993

## CLOTHING

- ◆ St. Anne's Thrift Shop, (818) 763-0646
- ◆ Providence St. Joseph's Thrift Shop, (818) 842-9590
- ◆ Salvation Army, (818) 985-8105
- ◆ Out Of The Closet, (818) 769-0503
- ◆ St. Vincent de Paul, (323) 224-6280
- ◆ SRDC, 434 S. San Pedro, Los Angeles (213) 634-7130
- ◆ Helpers for Homeless & Hungry, 2513 W. Slauson, Los Angeles (323) 299-8670
- ◆ Downtown Service Center, (213) 749-0212
- ◆ Catholic Charities, (213) 251-3400
- ◆ Divine Holy Thrift Shop, 4621 S. Broadway, Los Angeles (323) 231-1314
- ◆ Goodwill Stores:
  - Studio City - (818) 760-7553;
  - North Hollywood - (818) 763-1245;
  - Glendale - (818) 242-9399 or 543-0166;
  - Van Nuys (818) 904-9130 or 376-1350;
  - Panorama City - (818) 782-2520;
  - Reseda - (818) 342-8533;
  - Hollywood - (323) 666-1163;
  - Hoover Plaza - (213) 746-6849;
  - Los Angeles - (213) 628-1748

## TRANSPORTATION

- ◆ Bus schedules, (800) COMMUTE; [www.mta.net](http://www.mta.net) (*MTA*); or [www.scag.ca.gov/transit](http://www.scag.ca.gov/transit) (*Southern California*)
- ◆ CityRide, (213) 808-7433
- ◆ Community Service Ministry (*bus tokens & urgent transportation*), 713 W. 62nd St., Los Angeles (323) 758-4506
- ◆ Dial-a-Ride, (800) 439-0439
- ◆ New Directions Travel (*for disabled*), (888) 967-2841
- ◆ Travelers Aid, (323) 468-2500
- ◆ Weingart Center (*bus tokens*), 566 S. San Pedro St., Los Angeles (213) 627-9000

# Index

- Actors Fund, 13
- Actors Fund Work Program, 12
- alcoholism, 11. *See also* mental health resources
- alimony, 12
- borrowing, 9
- budget, making a, 8
- bus schedules, 17
- career resources, 13
- cash-outs, 401(k), 9
- CBEST exam, 12
- child care, 16
- child support, 12
- clothing resources, 17
- COBRA health insurance coverage, 6–7
- credit cards, 9
- creditors, dealing with, 12
- dental resources, 15
- dismissal pay, 7–8
- drug abuse, 11. *See also* mental health resources
- dues, union; honorable withdrawal, 3
- e-mail list, 10
- EIRAC (Entertainment Industry Referral and Assistance Center), 11
- employment alternatives, 12
- Employment Development Department (EDD), 2
- eyeglasses. *See* vision care resources
- financial resources, 13
- food stamps, 16
- health benefits, 4
- health resources, 14–16
- hearing aid resources, 15
- HIPAA health insurance coverage, 6
- honorable withdrawal, 3–4
- housing resources, 14

job resources, 12-13  
job search techniques, 12  
"layoff mode", 8  
loans, 401(k), 9  
medical resources, 14-15  
mental health resources, 16  
Motion Picture and Television Fund, 13  
Motion Picture Industry Health and Pension  
Plan, 4  
non-union jobs, 10  
*Peg-Board* subscriptions, 3  
pension, 6  
phone numbers, 13-17  
reinstatement from honorable withdrawal, 3  
résumé writing, 12  
severance pay. *See* Dismissal pay  
substance abuse, 11. *See also* mental health  
resources  
teaching, substitute, 12  
transportation resources, 17  
unemployment insurance, 2-3  
union membership; honorable  
withdrawal, 3-4  
utilities resources, 14  
vision care resources, 15  
welfare, 16

*The resources and recommendations in this booklet are suggested to the unemployed screen cartoonist. Local 839 disclaims liability for any services listed herein.*

*We've made every effort to make this booklet accurate and helpful. If you have had a problem with a service or resource mentioned here, or if you have suggestions on how to make this booklet better, please call Jeff Massie at the union office, (818) 766-7151, or email him at [jeffm@mpsc839.org](mailto:jeffm@mpsc839.org).*

**M. P. S. C. Local 839 IATSE  
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North Hollywood, CA 91602-1864**

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