



# A Participant's Guide to the Trade Adjustment Assistance (TAA) Program in Connecticut

**IMPORTANTE - TENGA ESTO TRADUCIDO**

Connecticut Department of Labor  
200 Folly Brook Boulevard, Wethersfield, CT 06109-1114 [www.ctdol.state.ct.us](http://www.ctdol.state.ct.us)  
*An Equal Opportunity/Affirmative Action Employer*

**READING THIS GUIDE IS REQUIRED**

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This guide (based on the 2015 TAA Amendments) provides workers who have been determined eligible for TAA Benefits an overview of the program, how it is administered by the Connecticut Department of Labor (CTDOL) and your rights and responsibilities. Please make sure to read it carefully before your first scheduled appointment and save it for future reference.

Additional information and documentation will be provided to you as you progress through the program.

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### **I. What is TAA?**

The TAA Program seeks to provide adversely affected workers whose jobs were impacted by foreign trade with opportunities to obtain the skills; credentials, resources, and support necessary to (re)build skills for future jobs. Any member of a worker group certified by the Department may be eligible to receive the following benefits and services at a comprehensive American Job Center: training, employment and case management services, job search allowances, relocation allowances, and income support in the form of Trade Readjustment Allowances (TRA).

Reemployment TAA (RTAA), which provides wage supplements for reemployed older workers whose reemployment resulted in lower wages than those earned in their trade-affected employment, may also be available.

The Health Coverage Tax Credit (HCTC) is a benefit administered by the Internal Revenue Service that can assist qualified TAA participants help pay for a portion of their qualified health insurance.

For a worker to be eligible to apply for TAA Program benefits and services, the worker must have been part of a group of workers that was the subject of a petition filed with and certified by the US Department of Labor (USDOL). Three workers for a company, a company official, a union or other duly authorized representative, a state workforce official, or an operator of an American Job Center may file a petition simultaneously with the Department, and the governor of the state in which the workers' firm is located. In response to the filing, the Department initiates an investigation into whether foreign trade was a contributing cause of the workers' job loss or threat of job loss in accordance with the statutory criteria.

If the Department issues an affirmative determination (certification) on a TAA petition after an investigation, the certification will identify the worker group whose members are eligible to apply for TAA benefits. A notice of affirmative determination is sent out to the states, the petitioner, and the workers' firm, and also is published in the Federal Register and on the Department's website.

Once a state receives the notice of affirmative determination, it obtains a list of individual workers in the group covered by the certification and notifies them that they may apply to the State for benefits and services under the TAA Program through the American Job Center network. The benefits and services have separate statutory eligibility criteria that an individual worker must meet in order to qualify to receive the benefit or services.

## **II. The Approval Process**

After the CTDOL receives the certification from the USDOL, the TAA Administrative Unit will contact the employer to request all the required information needed to mail an application packet to the impacted workers. Once the application for benefits (form TAA-855) is returned to the CTDOL, it will be analyzed to determine if the application meets program approval criteria.

Two levels of determinations will be made. The first is eligibility for the TAA program itself, which includes specific reemployment benefits that will be explained in more detail in this guide.

The second is for income support payments, known as Trade Readjustment Allowances (TRA). These are monetary payments that are available to help provide financial support to participants enrolled in TAA approved training. Once these determinations are made, two separate determination letters will be mailed to the applicant. Since separate criteria are used in making each decision, it is possible to be approved for TAA, but denied TRA. Both sets of decisions are appealable and appeal rights, with instructions are provided with denials.

## **III. Enrollment Date Deadline**

When you receive your determination letters in the mail (enclosed with this guide), please pay particular attention to form TRA-857, which is your eligibility for TRA. If found eligible, this form will provide your training **Enrollment Date Deadline**. This date is the last day of the twenty sixth week from the later of your separation date from your Trade employer, or from the date your company was TAA certified. This date is very important because, if you are not enrolled in TAA approved training or issued a waiver of training by this date, you will not be eligible for TRA once this date has passed.

If you are originally found eligible for TRA but fail to enroll in TAA approved training or receive a waiver of training by your enrollment deadline, a revised TRA determination letter, with appeal rights, will be mailed denying further entitlement to TRA.

There are provisions in TAA law that allow for an extension of the enrollment date due to extenuating circumstances. This will be explained by a TAA representative in more detail if your circumstances warrant this consideration.

If you are found eligible for benefits by Connecticut, but live in another state, your determination letters will include a list of American Job Centers in your home state. You should contact one of these offices as soon as possible to begin receiving TAA services. Typically in this type of situation, your unemployment insurance and TRA benefits will be paid by Connecticut while receiving TAA services from your home state. However, you are free to choose from whichever state you wish to receive these services.

**Important:** Please **do not wait until** your deadline is close to expiring before taking action on your TAA benefits. It can take several months to put together a reemployment and training plan and waiting until the last minute could jeopardize some benefits, including TRA.

#### **IV. TAA Program Benefits Overview**

In addition to reading this guide, a recorded webinar, or if you prefer, a PowerPoint presentation is also required to view before your first appointment with a CTDOL representative. An enclosed acknowledgement form stating you have read this guide and viewed the presentation should be signed, dated and brought with you to your first appointment. The presentation can be found at: <http://www.ctdol.state.ct.us/TradeAct>. If you do not have a computer or Internet connection, you may view the presentation at a local library with Internet or at an American Job Center. See back page for locations.

Within two weeks of receiving your determination letters and this guide, you should be contacted by the CTDOL to schedule your first appointment with a TAA representative at a comprehensive American Job Center. The information covered in this guide and the program overview presentation will be reviewed with you by the TAA representative and answer any questions you may have.

If, after two weeks, you have not been contacted for your first appointment, please contact the American Job Center listed on your determination letters and request an appointment as soon as possible.

The TAA program offers an extensive array of benefits and services to help workers return to good paying and satisfying employment. However, along with these offerings, comes specific rules and responsibilities participants must be aware of. Please make sure to review the required material and ask any questions you may have to ensure you do not jeopardize your eligibility for these benefits.

#### **V. Next Steps**

There are several steps needed to become fully registered as a TAA participant and to take advantage of all the benefits available to you. One of the first steps is to make sure you set up your account in the Labor Department's online employment and job training database called CTHires (<https://www.cthires.com>). If you have not done so already, **please make sure to register in CTHires**. If assistance is needed to complete your registration, please visit your local American Job Center.

At or soon after your first appointment, you will be assigned a TAA representative who will be your primary case manager throughout your time as a TAA participant. Your representative will work with you to develop a reemployment plan designed to get you back to suitable employment as soon as possible.

Suitable employment is work that pays at least 80% of your former pay and a skill level equal to or greater than your Trade impacted employment.

During this time, you will be certified as Dislocated Worker. This certification provides access to multitude of services available through the American Job Center and is needed to participate in the TAA program.

You will also be presented with information regarding the Workforce Innovation and Opportunity Act (WIOA). This program can provide benefits and service to supplement and support those not available through TAA while you are in training and beyond.

## **VI. Individualized Reemployment Planning**

After you have completed all the preliminary steps needed to become a full participant, you will now begin a series of meetings and ongoing communications with your assigned TAA representative. This is necessary to assist you with developing a reemployment plan best suited for your individual needs and circumstances in order to return you to suitable employment as quickly as possible.

You will be required to take an active role in the development of your reemployment plan and communicate and fully cooperate with your TAA representative throughout the entire process.

You will be provided with case management services that may include: comprehensive and specialized assessments, development of an Individual Employment Plan, provision of information on the types of training to assist trade-affected workers make informed choices, information on financial assistance (i.e., Pell Grants), pre-vocational services such as resume-writing, interviewing skills development, individual career counseling, provision of labor market information, information regarding supportive services and any necessary follow-up appointments.

Once an individualized reemployment plan is developed, it will be documented and put into action and can be modified as needed with your TAA representative.

## **VII. What are the TAA Benefits?**

There are a variety of TAA benefits available that may be utilized to help you obtain your reemployment goals, and they include the following:

### **TRAINING**

Participants are allowed one training plan per TAA certification; however, it is possible to have more than one type of training comprise a single plan. Allowable types of training include: classroom training, on-the-job training, customized training designed to meet the needs of a specific employer or group of employers, apprenticeship programs, online, post-secondary education, prerequisite education or coursework and remedial education, which may include GED preparation, literacy training, basic math, or English as a Second Language. The cost of training, including: tuition, books, fees, tools, supplies is paid to the training provider and other vendors by the State with TAA Program funds.

Training may be approved on a full-time or part-time basis, although full-time training is required in order to meet TRA eligibility requirements. Workers covered by a certification may enroll in a TAA-approved

training program when they are still working but have been threatened with a lay-off (TRA is not available at this time). This is referred to as adversely affected incumbent worker training.

To receive training paid for under this program, you must meet the following six criteria:

1. No suitable employment is available.
2. You would benefit from appropriate training.
3. There is a reasonable expectation of employment following completion of training.
4. Training is reasonably available.
5. You are qualified to undertake and complete such training.
6. Training is available at a reasonable cost.

Training decisions are made by the TAA Administrative Unit. Once a plan is approved, you are expected to fully participate and complete the training. Failure to do so without justifiable cause could result in you having to repay benefits.

Training should be of the shortest duration possible in order to achieve the stated reemployment goals, but under no circumstance can training exceed the maximum of 130 weeks allowed under the Trade Act.

While you are in training, you will need to provide progress reports, status updates and other information related to your training to your TAA representative. In addition, when training is completed you will be required to provide a copy of the credential earned to your TAA representative.

Once a training plan is approved, it may not be modified unless approved by the TAA Administrative Unit. Before making any changes to your training, be sure to consult with your TAA representative first.

Training and your availability for work: While you are enrolled in TAA-approved training (enrolled means 30 days prior to the start of approved training), or on a scheduled break of training 30 days or less, you will not have to seek or accept employment. You can collect unemployment compensation and your TRA entitlement without being attached to the labor market. If you have completed training, or have had the training requirement waived, you must meet work search requirements, which includes acceptance of any offer of suitable work and documented efforts of at least three employer contacts on two separate days each week.

What If I Decide to Take a Job? When you enroll in TAA training, the expectation is that you complete that training. If you accept employment during training, there may be implications. You may or may not be able to return to training, depending on the circumstances around your specific situation. Form TAA-159, Reemployment Questions and Answers will cover this topic in more detail and will be provided to you when your training plan is developed. **Before withdrawing from training** to accept employment, make sure you **speak with your TAA representative first**.

Training disqualifications: If you are approved for training and, without justifiable cause, fail to begin or cease participating, you will be ineligible for TRA (if otherwise eligible) and any other payment under the Trade Act, for the week of such occurrence and any week thereafter until the week in which you enter or resume approved training. Justifiable cause would be determined by comparing your actions with the actions of a reasonable individual in a similar circumstance and may include, but is not limited to, reasons beyond your control. If you fail to begin or complete approved training without justifiable cause, you may be liable for an overpayment of TAA benefits, including TRA and/or training costs.

## TRADE READJUSTMENT ALLOWANCES (TRA)

Trade Readjustment Allowances (TRA) is available to continue to provide income support while you are participating in full-time training. The amount of each weekly TRA payment is based on the weekly unemployment insurance (UI) benefit amount you already have received. Before you can begin receiving TRA payments, you must first exhaust all entitlement to regular unemployment.

There are three types of TRA: Basic TRA, Additional TRA, and Completion TRA.

1. **Basic TRA** is payable if you are enrolled or participating in TAA-approved training, have completed training, or have obtained a waiver of the training requirement. You may also receive Basic TRA up to your enrollment date deadline without being enrolled in training or on a waiver, while conducting job search, but eligibility for Additional or Completion TRA requires participation in full time training. The total number of weeks allowed for Basic TRA is 26.

Waiver of training - The three conditions for which a waiver can be issued include:

1. Health: you are unable to participate in or complete training due to a health condition;  
or
2. Enrollment Not Available: A TAA training plan has been approved, but enrollment in training is not available within 30 days; or
3. Training Not Available: no training program is available in which you can enroll.

While on a waiver of training, you must conduct job search efforts each week in order to collect Basic TRA. The waiver will be reviewed after the first 90 days and then every 30 days thereafter. Once the waiver terminates (either by revocation or expiration), you will be provided with a new training enrollment deadline. If you are not enrolled by that date, you will no longer be eligible for TRA.

2. **Additional TRA** is payable only if you are participating in full time TAA-approved training and have exhausted all rights to Basic TRA. Additional TRA may be payable for an additional 65 weeks after the exhaustion of Basic TRA, but only while you are participating in full time training.

3. **Completion TRA** is an additional period of up to 13 weeks of income support and is payable only if you are participating in full time TAA-approved training and have exhausted all rights to Basic TRA and Additional TRA. Assuming you meet the other TRA eligibility requirements, you may qualify for up to 13 weeks of Completion TRA when all of the following five additional criteria are met:

1. The requested weeks are necessary for you to complete a training program that leads to completion of a degree or industry-recognized credential; and
2. You are participating in training in each such week; and
3. You have substantially met the performance benchmarks established in your approved training plan (you have maintained satisfactory academic standing and are scheduled to complete training within your training plan's specified timeframe); and
4. You are expected to continue to make progress toward the completion of the approved training; and
5. You will be able to complete the training during the period authorized for receipt of Completion TRA

Weekly claims for TRA can either be mailed, emailed, faxed or hand delivered to your TAA representative for payment. Each claim form must be accompanied by a training attendance form or a job search form if not in training. It is very important to answer these questions as truthfully and accurately as possible. There are stiff repayment penalties imposed if a claim is determined to have been filed with willful misrepresentation. If you have any concerns about how to answer a question, make sure to ask your TAA representative before filing the claim.

### **REEMPLOYMENT TRADE ADJUSTMENT ASSISTANCE (RTAA)**

These benefits are available if you are age 50 or older and you do not earn more than \$50,000 annually in your new employment. Workers who have become employed at age 49 may be determined eligible for RTAA when they reach age 50 during such employment if they meet all the other RTAA eligibility requirements.

If you qualify, participation in RTAA allows you to receive a wage supplement when you accept new employment at a lower wage. RTAA payments may total 50% of the difference between your old and new wages, with a maximum of \$10,000 paid over a period of up to two years. If you are receiving RTAA, you also are entitled to receive employment and case management services and are eligible to apply for HCTC, and you may be eligible to enroll in TAA-approved training.

You may choose between receiving TRA or RTAA (even if you have received some TRA payments), but you may not receive both payments concurrently or receive TRA after receiving an RTAA wage supplement.

### **JOB SEARCH ALLOWANCES**

This monetary benefit covers necessary expenses incurred while seeking employment outside your normal commuting area if employment in a good job, where you are likely to remain employed and earn family-sustaining wages, is not available in your area. Job search allowances reimburse 90% of the costs of allowable travel and subsistence, up to a maximum of \$1,250. An application for a job search allowance must be submitted **before** your job search begins, and within 365 days of your layoff or certification (whichever is later), or within 182 days after the conclusion of training.

### **RELOCATION ALLOWANCES**

This monetary benefit reimburses you for approved expenses when you must move to a new area to earn family-sustaining wages in suitable employment outside of your normal commuting area. Relocation allowances may include 90% of the reasonable and necessary expenses involved in moving you, your family, and household goods to a new area following your re-employment outside of your normal commuting area. In addition, you may receive a lump sum payment equal to three times your average weekly wage, up to a maximum payment of \$1,250. You must submit an application for a relocation allowance **before** your relocation begins, and within 425 days of your layoff or certification (whichever is later) or within 182 days after the conclusion of training.

### **HEALTH COVERAGE TAX CREDIT (HCTC)**

The Health Coverage Tax Credit, which expired in 2013 and was reinstated with passage of the Trade Adjustment Assistance Reauthorization Act of 2015, is a tax credit that pays 72.5 percent of qualified health insurance premiums for eligible individuals and their families. The HCTC acts as partial reimbursement for premiums paid for qualified health insurance coverage and can now be claimed for qualified coverage through 2019.

## Eligibility

You may be eligible to claim the HCTC only if you are one of the following:

- An eligible Trade Adjustment Assistance recipient (receives or is eligible to receive TRA payments).
- ATAA or RTAA recipient.
- The family member of an eligible TAA, ATAA, or RTAA recipient.

You are not eligible if you could have been claimed as a dependent on another person's federal income tax return.

## Qualifying Health Insurance Coverage

The HCTC program does not provide health insurance coverage. You will need to have or obtain health insurance coverage. All plans that were qualified for the HCTC in 2013 qualify for the HCTC through 2019. A health plan offered through a Health Insurance Marketplace is not qualified coverage for the HCTC.

## How does it work?

The benefit of the Health Coverage Tax Credit will be offered on a monthly basis. If you qualify, you can choose to have 72.5 percent of your qualified health insurance premiums paid in advance directly to your health plan administrator each month on your behalf to lower your out-of-pocket payments for your monthly premiums.

You must complete and mail Form 13441-A, HCTC Monthly Registration and Update, with all required supporting documents to the IRS to enroll. Keep a copy of the completed HCTC Monthly Registration and Update form and all required documents for your records.

If you don't request advance monthly payments and instead pay 100 percent of your health insurance premiums, you can claim your tax credit when you file your federal income tax return. This will increase your refund or lower the amount of tax that you would otherwise owe.

Please Note: The IRS administers the HCTC program and the Connecticut Labor Department is not responsible for the approval or issuance of the HCTC. For more information, please visit the IRS website at: <http://www.irs.gov/hctc>

## **VIII. Your Rights and Responsibilities**

The TAA program offers many benefits and is one of the most generous reemployment programs offered by the federal government. With that, however, there are rules and individual responsibilities that must be adhered to. Failure to do so could lead to revocation of certain benefits, repayment of expenses made on your behalf and in the case of intentional fraud, a lifetime ban on future TAA benefits. You will be provided with form TAA-157 that outlines these responsibilities at a later time.

A very easy way to make sure you stay in compliance with TAA program rules is to always ask your TAA representative before taking any action to previously approved plans or if you have any doubts or questions about a particular issue.

All TAA benefits have different deadlines and individual eligibility criteria. Once certified, you must meet the criteria for each benefit to receive that benefit. If you are dissatisfied with the decisions on your individual application for TAA benefits, you have the same appeal rights as those provided under state UI law. See CTDOL Internet Appeals page: <https://www.ctdol.state.ct.us/appeals/esappeal.htm>

### **IX. Related Links**

- The Federal Trade Act Regulations can be accessed at:  
<https://www.doleta.gov/tradeact/law/regulations/>
- The current amendments governing the TAA program, known as Trade Adjustment Assistance Reauthorization Act of 2015 (TAARA 2015), can be accessed at:  
[https://wdr.doleta.gov/directives/corr\\_doc.cfm?DOCN=3863](https://wdr.doleta.gov/directives/corr_doc.cfm?DOCN=3863)
- US Department of Labor – TAA Home Page: <https://www.doleta.gov/tradeact>
- The Connecticut Department of Labor – TAA Home Page: <http://www.ctdol.state.ct.us/TradeAct>
- [Connecticut TAA YouTube Video](#) (Use search phrase “CT TAA Program”)

### **X. Comprehensive American Job Centers**

BRIDGEPORT AMERICAN JOB CENTER 2 Lafayette Square, Bridgeport, CT 06604 Office Hours - Monday - Friday, 8:00 a.m. to 4:15 p.m. Main Telephone Number - (203) 455-2700	MONTVILLE AMERICAN JOB CENTER 601 Norwich New London Turnpike, Suite 1 Uncasville, CT 06382 Office Hours - Monday - Friday, 8:00 a.m. to 4:15 p.m. Main Telephone Number - (860) 848-5200
HAMDEN AMERICAN JOB CENTER 37 Marne Street, Hamden, CT 06514 Office Hours - Monday - Friday, 8:00 a.m. to 4:15 p.m. Main Telephone Number - (203) 859-3200	WATERBURY AMERICAN JOB CENTER 249 Thomaston Avenue, Waterbury, CT 06702 Office Hours - Monday - Friday, 8:00 a.m. to 4:15 p.m. Main Telephone Number - (203) 437-3380
HARTFORD AMERICAN JOB CENTER 3580 Main Street Hartford, CT 06120 Office Hours - Monday - Friday, 8:00 a.m. to 4:15p.m. Main Telephone Number - (860) 256-3700	TAA ADMINISTRATIVE OFFICE 200 Folly Brook Blvd. Wethersfield, CT 06109 Phone Number – (860) 263-6070 Fax Number – (860) 263-6631